



PLAN DESIGN / ADDITIONAL BENEFITS	Freedom of Service (FOS) Policy Carrier: AIG Europe SA Policy #: TBD Effective Date: January 1, 2019 – January 1, 2020
COVERED TERRITORY	Germany, Hungary, Ireland, Poland, Portugal, Spain, Sweden, France, Italy and Luxembourg
ELIGIBILITY	Category A: All Executives and Employees of the Insured resident in Germany, Hungary, Ireland, Poland, Portugal, Spain, Sweden, France, Italy & Luxembourg. Category B: All Non-Employee Directors of the Insured resident in Germany, Hungary, Ireland, Poland, Portugal, Spain, Sweden, France, Italy & Luxembourg. Category C: All Directors and Employees of the Insured Resident in Germany
AGGREGATE LIMIT	\$18,000,000 any one Accident Limit \$18,000,000 Scheduled Aircraft Accumulation Limit \$18,000,000 Non-Scheduled Aircraft Accumulation Limit
Section A – Personal Accident Coverage	

Business Travel Accident Benefit Summary
 BorgWarner, Inc.



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OPERATIVE TIME/HAZARDS	Category A & B: Business Travel Only Category C: 24 Hour (B&P)
AD&D PRINCIPAL SUMS * Basic Earnings/Salary: Salary means an Insured Person's basic annual earnings from the Policyholder at the time of Accident, excluding Commissions, overtime, and incentive payments.	Category A: Five (5) times Annual Salary to a maximum of \$1,500,000 Category B: \$500,000 Category C: Five (5) times Annual Salary to a maximum of \$2,000,000
ADDITIONAL PLAN BENEFITS	
Permanent Total Disablement	100% of the Principal Sum
Accident Medical Expense	Included
Section B – Travel Coverage	
OPERATIVE TIME/HAZARDS	Category A, B and C: 24 Hour Business Travel

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ADDITIONAL PLAN BENEFITS	
Medical and other Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
My Life Line Assistance	Unlimited
Legal Expenses	GBP50,000
Personal Liability	GBP5,000,000
Personal Property	GBP10,000 Business Equipment: GBP3,000
Personal Money	GBP5,000
Cancellation, Curtailment, Rearrangement and Replacement	GBP10,000

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Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	GBP10,000
Hi-jack	GBP25,000
Kidnap & Ransom (Aggregate Limit)	GBP250,000
Political and Natural Disaster Evacuation	GBP50,000
Vehicle Rental Excess	GBP1,000
Section C – Crisis Containment Management	
Aggregate Limit	GBP50,000
Section D – Medical Second Opinion Service	

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Medical Second Opinion	24 hours, 7 days a week; remote nursing; general health information
Comments	a) Business Trip is defined as 365 days maximum