



# The BIG issue

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## Lifeline Exec – New Policy Wording

We are pleased to advise that AIG have updated the Lifeline Exec Policy Wording on BIG. There are also new Key Facts, Summary and Travel Card documents. During the last couple of months we have started to see an increase in new policies, hopefully signalling that businesses are beginning to travel again.

The new wording now embeds the Covid related Travel extensions that were added by endorsement in March 2021. This includes the change to the Regulation Exclusion and also the Hospitalisation and Quarantine Benefits. The Brexit related updates have also been absorbed into the relevant sections.

There are a few other changes which are highlighted on a new 'Notice to Policyholders' document. The main benefits are summarised as:-

- New cover under the **Hijack Section** providing a daily limit following the kidnap or wrongful detention of insured persons.
- Extended cover under the **Kidnap & Ransom Section** to cover the costs of hiring a temporary replacement employee. The list of excluded countries has also been reduced under this section, and is now limited to Afghanistan, Libya, Iraq, Somalia, Syria or Yemen. Consultants costs no longer carry an inner limit, and the Aggregate limit has been increased to £1,000,000 (£250,000 any one event).
- The limit under the **Political and Natural Disaster Evacuation Section** has increased to £100,000, with the list of excluded countries again limited as mentioned above.
- The Medical Second Opinion Service has been updated to the **Virtual Medical Care Service**.
- New Special Extension for **work experience employees**, covering both Personal Accident (£10,000) and Business Travel.
- Increased limit of £25,000 under the **Corporate Event Extension**.





In addition please note that there are some changes to the [Leisure trip](#) extensions, OT1 and OT2:-

- The maximum duration of a Leisure Trip only is reduced to 60 days.
- The number of days for a partner/spouse and children travelling on their own is reduced to 30 days.
- The maximum Age limit for Leisure Trips only is 80. (*This still represents a benefit compared to limitations under AIG's Lifeline Plus product*).

The new policy wording will be generated on new quotes with immediate effect, and existing clients will see the changes as they renew from **25/03/2022**.

Should you have any questions in relation to the above, then please contact the BIG Team at [support@brokerbility.co.uk](mailto:support@brokerbility.co.uk)