

Business Travel Accident Benefit Summary  
 BorgWarner, Inc.



<b>PLAN DESIGN / ADDITIONAL BENEFITS</b>	UK Policy Carrier: AIG Europe Limited Policy #: TBD Effective Date: January 1, 2019 – January 1, 2020
<b>COVERED TERRITORY</b>	UK
<b>ELIGIBILITY</b>	Category A: All Executives and Employees of the Insured resident in the United Kingdom. Category B: All Non-Employee Directors of the Insured.
<b>AGGREGATE LIMIT</b>	\$18,000,000 any one Accident Limit \$18,000,000 Scheduled Aircraft Accumulation Limit \$18,000,000 Non-Scheduled Aircraft Accumulation Limit
<b>Section A – Personal Accident Coverage</b>	
<b>OPERATIVE TIME/HAZARDS</b>	Category A & B: Business Travel Only Category C: 24 Hour (B&P)
<b>AD&amp;D PRINCIPAL SUMS</b>  * Basic Earnings/Salary: Salary means an Insured Person's basic annual earnings from the	Category A: Five (5) times Annual Salary to a maximum of \$1,500,000  Category B: \$500,000

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Policyholder at the time of Accident, excluding Commissions, overtime, and incentive payments.	Category C: Five (5) times Annual Salary to a maximum of \$2,000,000
<b>ADDITIONAL PLAN BENEFITS</b>	
Permanent Total Disablement	100% of the Principal Sum
Accident Medical Expense	Included
<b>Section B – Travel Coverage</b>	
<b>OPERATIVE TIME/HAZARDS</b>	Category A, B and C: 24 Hour Business Travel
<b>ADDITIONAL PLAN BENEFITS</b>	
Medical and other Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited

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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
Cancellation, Curtailment, Rearrangement and Replacement due to a Natural Catastrophe	GBP10,000
Hi-jack	GBP25,000

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Kidnap & Ransom (Aggregate Limit)	GBP250,000
Political and Natural Disaster Evacuation	GBP50,000
Vehicle Rental Excess	GBP1,000
<b>Section C – Crisis Containment Management</b>	
Aggregate Limit	GBP50,000
<b>Section D – Medical Second Opinion Service</b>	
Medical Second Opinion	24 hours, 7 days a week; remote nursing; general health information
Comments	a) Business Trip is defined as 365 days maximum