

Schedule

AIG Europe S.A.	Policy Number : HGT67177
Insured:	Mustard Seed Communities Ltd
Address:	East Point Business Park Dublin 3
Broker:	Chill Insurances Ltd
Business Description:	Charity for orphaned children

Period of Insurance From: 12 July 2019 To: 11 July 2020 and for any subsequent period for which a premium is accepted Renewal Date: 12 July	First Premium:	€0.00	Renewal Premium:	€2,000.00
	Levy:		Levy:	€100.00
	Total Payable:	€0.00	Total Payable:	€2,100.00
	Premium Adjustable:	No	Premium Adjustable:	No

Any One Accident Limit	:	€5,000,000	per accident
Scheduled Aircraft Accumulation Limit	:	€25,000,000	per accident
Non-scheduled Aircraft Accumulation Limit	:	€25,000,000	per accident

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Schedule of benefits

Some inner limits may apply. Refer to full policy wording.

Category 1			
Section A:		Personal Accident	
Insured Persons: All Directors, Employees and volunteers of the Insured resident in the Republic of Ireland			
Operative Time: See Memo 1			
Item		Sum Insured	Max individual Limit
1	Death	€25,000	
2	Loss of one eye or one limb	€12,500	
3a	Loss of both eyes or two or more limbs, or loss of one eye and one limb	€25,000	
3b	Loss of Speech	€25,000	
3c(i)	Loss of Hearing in both ears	€25,000	
3c(ii)	Loss of Hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	€25,000	
4b	Permanent Partial Disablement		Yes
5	Temporary Total Disablement	Nil	per week
	Deferment Period: Nil days	Benefit Period: Nil weeks	
6	Temporary Partial Disablement	Nil	per week
	Deferment Period: Nil days	Benefit Period: Nil weeks	
7	Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 15% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum of €20,000 per person		
Section B:		Travel	
Insured Persons: All Directors, Employees and volunteers of the Insured resident in the Republic of Ireland			
Operative Time: See Memo 1			
Item		Sum Insured	Max individual Limit
1.1	Medical expenses and emergency travel expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	Assistance	Unlimited	
1.4	Legal Expenses	€75,000	
1.5	Personal liability	€7,500,000	
2	Personal property	€15,000	
	Business Equipment	€3,000	
3	Money	€7,500	
4.1	Cancellation, curtailment, rearrangement, replacement, missed departure and travel delay	€15,000	
4.2	Cancellation, curtailment, rearrangement and travel delay due to a Natural Catastrophe	€15,000	
5	Hi-jack	€37,500	
6	Kidnap, Kidnap for Ransom or Hostage (aggregate limit)	€250,000	
7	Political Evacuation	€50,000	
8	Vehicle Rental Excess	€1,000	
Section C:		Crisis Containment Management	
Insured Persons: The Insured			
Operative Time: During Period of Insurance shown in the Schedule			
Item		Sum Insured	
1	Crisis Containment Management (aggregate limit)	€50,000	
Section D:		Healthline Plus	
Insured Persons: Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children			
Operative Time: During Period of Insurance shown in the Schedule			
Item			
1	Medical Second Opinion; 24 hours, 7 days a week remote nursing; general health information		

Date: 17 May 2019

All amounts are quoted in Euro
LL8 12/18



MEMO 1: Operative Time

Cover applies in respect of 4 declared volunteer trips to Jamaica to visit orphanages on behalf of the *Insured* which commence during the *Period of Insurance* and are not scheduled to last longer than 10 days per trip. Cover starts from time of leaving place of residence or place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.

MEMO 2: Pre-Existing Medical Condition Exclusion - Section B1.1, B1.2 & B1.3 and Section B4

The *Company* shall not be liable for any expenses incurred in respect of any medical condition of which the *Insured Person* has been informed or made aware of or for which they have received treatment at a hospital, clinic or doctor's surgery (including repeat prescriptions and the like) in the twenty four months before they booked their trip.

MEMO 3: Safety & Security Warranty

It is noted and agreed that all the relevant and recommended safety and security measures as outlined by the local authorities are undertaken by the *Insured* with regard to volunteers travelling to Jamaica as part of their organised trips and that they will not travel around alone, especially at night. It is noted that while in Jamaica they will be residing in gated communities. *Insured* should refer all persons travelling to the Country Guides under the AIG Travel website accessed via www.mylifetime.ie

MEMO 4: Section A Extensions, Section B1.1 Extension 2, Special Extension - Corporate Cover and Special Extension - Directors Leisure Travel

It is noted that the above Extensions as outlined in the policy wording will not apply in respect of this policy.

MEMO 5: Section B - Travel, sub section, B4.1

It is hereby noted and agreed that in respect of Section B - Travel, sub section, B4.1 – Cancellation, Curtailment, Travel Disruption, Replacement and Travel Delay that the following amended wording shall:

The *Company* shall indemnify the *Insured*, up to the *Sum Insured* stated in the *Schedule* in respect of travel and accommodation expenses which have been paid or contracted to be paid before the occurrence giving rise to a claim and are not otherwise recoverable, but which are unused as the direct and necessary result of the necessary and unavoidable cancellation or curtailment of an *Insured Trip* or part thereof consequent upon:

- (a) death injury or illness of:
 - (i) the *Insured Person* , or
 - (ii) The *Partner* , father, mother, father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, child fiancé(e) or close business associate of the *Insured Person* or any person with whom the *Insured Person* is travelling or is intending to travel.
- (b) Compulsory quarantine, jury service or witness call of an *Insured Person* or any person with whom an *Insured Person* is travelling or is intending to travel or a close business associate of an *Insured Person*.
- (c) Redundancy of an *Insured Person* commencing after the date of the *Insured Trip* is booked and qualifying for payment under the current redundancy payment laws.
- (d) An *Insured Person's* place of residence or business being rendered uninhabitable 10 days or less prior to the commencement of an *Insured Trip* as a result of accidental damage, or an *Insured Person's* presence being required by the police following burglary or attempt thereof at an *Insured Person's* place of residence or business.

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SPECIAL EXTENSION

The *Company* shall indemnify the *Insured* in respect of additional travel and accommodation expenses necessarily incurred by an *Insured Person* in the event of:

- (1) Death or sudden illness or injury within the Republic of Ireland or country of domicile, if different, of any person described in (a) (ii) which necessitates the return of an *Insured Person* to the Republic of Ireland, or country of domicile, if different.
- (2) Late arrival at the destination due directly to cancellation or delay, over 24 hours, of scheduled public transport as a consequence of strike, breakdown or weather conditions, up to €320

The *Company* shall not be liable for any expenses in respect of:

- (i) An *Insured Person* travelling against the advice of a qualified *Medical Practitioner*.
- (ii) Any condition for which a person in (a) (ii) has received professional treatment or consultation during the 12 months immediately preceding the *Insured Trip*.
- (iii) The default of any:
 - a) Provider of transport or accommodation.
 - b) Agent of such provider.
 - c) Agent acting for the *Insured* or an *Insured Person*.
- (iv) Regulations made by any Government or Public Authority.
- (v) Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an *Insured Trip* was booked.
- (vi) Delay due to the withdrawal from service temporarily or permanently of any ship or aircraft on the orders or recommendation of any Port Authority or the Civil Aviation Authority or any similar body in any country.
- (vii) Pregnancy of an *Insured Person* within 3 months of expected date of birth or childbirth.
- (viii) Either directly or indirectly any injury, illness, death, loss or expense attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused.
- (ix) The *Insured Person* being under the influence of, or being affected by alcohol or drugs, other than drugs taken under the direction of a qualified *Medical Practitioner*.

Subject to the terms, conditions and exceptions of the Policy.

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