

AIG Europe S.A.			Policy No MED68113	
Insured: Spectrum Brands Appliances (Ireland) Ltd.				
Address : Unit B12 Ballymount Corporate Park, Upper Ballymount Road D12PC78 Dublin 12 Ireland				
Business Description: As advised to the Company				
Period of Insurance:			Premium:	USD 7,448.32
From:	31 <sup>st</sup> December 2024	And for any subsequent period for which a premium is paid and accepted.	Ireland Levy:	USD 3.18
To:	30 <sup>th</sup> December 2025		Other Tax:	USD 1,026.95
Renewal Date:	31 <sup>st</sup> December 2025		Total Payable:	USD 8,478.45
			Premium Adjustable:	NIL
Any One Accident Limit		USD 5,000,000	Date Produced: 21 <sup>st</sup> August 2024	
Scheduled Aircraft Accumulation Limit		USD 5,000,000		
Non – Scheduled Aircraft Accumulation Limit		USD 5,000,000		

<b>Category:</b>		<b>1</b>	
<b>Insured Persons:</b>		<b>All active Full-time and Part-Time Employees of the Insured Resident in Austria, Belgium, Bulgaria, Czech, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, Netherlands, Poland, Portugal, Romania, Slovenia, Spain, and Sweden.</b>	
<b>Operative Time:</b>		<b>OT1 - Business Travel</b>	
<b>Section A:</b>		<b>Personal Accident Cover</b>	
Item	Description	Sum Insured	Max Individual Limit
1	Death	5 x Annual Salary	USD 250,000.
2	Loss of sight in one eye or loss of one limb	5 x Annual Salary	USD 250,000.
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	5 x Annual Salary	USD 250,000.
3b	Loss of speech	5 x Annual Salary	USD 250,000.
3c(i)	Loss of hearing in both ears	5 x Annual Salary	USD 250,000.
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	5 x Annual Salary	USD 250,000.
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
7	Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.		

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances. AIG Europe S.A., Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

Category:	1		
Insured Persons:	All active Full-time and Part-Time Employees of the Insured Resident in Austria, Belgium, Bulgaria, Czech, Denmark, Finland, France, Germany, Hungary, Ireland, Italy, Netherlands, Poland, Portugal, Romania, Slovenia, Spain, and Sweden.		
Operative Time:	OT1 - Business Travel		
Section B:	Travel		
Item	Description	Sum Insured	Max Individual Limit
1.1	Medical Expenses and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	€ 50,000	
1.5	Personal Liability	€ 5,000,000	
2	Personal Property	€ 10,000	
	Business Equipment	€ 10,000	
3	Money	€ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	€ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	€ 10,000	
5	Hi-jack	€ 25,000	
6	Kidnap, Kidnap for Ransom or Hostage (Aggregate Limit)	€ 250,000	
7	Political and Natural Disaster Evacuation	€50,000	
8	Vehicle Rental Excess	€ 1,000	

Category:	2		
Insured Persons:	All Eligible Spouses traveling with an Insured of Category 1.		
Operative Time:	OT1 - Business Travel		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	USD 50,000	
2	Loss of sight in one eye or loss of one limb	USD 50 000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	USD 50,000	
3b	Loss of speech	USD 50,000	
3c(i)	Loss of hearing in both ears	USD 50,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	USD 50,000	
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
7	Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.		

Category:	2		
Insured Persons:	All Eligible Spouses traveling with an Insured of Category 1.		
Operative Time:	OT1 - Business Travel		
Section B:	Travel		
Item	Description	Sum Insured	Max Individual Limit
1.1	Medical Expenses and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	€ 50,000	
1.5	Personal Liability	€ 5,000,000	
2	Personal Property	€ 10,000	
	Business Equipment	€ 10,000	
3	Money	€ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	€ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	€ 10,000	
5	Hi-jack	€ 25,000	
6	Kidnap, Kidnap for Ransom or Hostage (Aggregate Limit)	€ 250,000	
7	Political and Natural Disaster Evacuation	€50,000	
8	Vehicle Rental Excess	€ 1,000	

Category:	3		
Insured Persons:	All Dependent Children traveling with an Insured of Category 1.		
Operative Time:	OT1 - Business Travel		
Section A:	Personal Accident Cover		
Item	Description	Sum Insured	Max Individual Limit
1	Death	USD 25,000	
2	Loss of sight in one eye or loss of one limb	USD25, 000	
3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	USD 25,000	
3b	Loss of speech	USD 25,000	
3c(i)	Loss of hearing in both ears	USD 25,000	
3c(ii)	Loss of hearing in one ear	25% of 3c(i)	
4a	Permanent Total Disablement	USD25, 000	
4b	Permanent Partial Disablement	25% of 4a	
5	Temporary Total Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
6	Temporary Partial Disablement	Nil	
	Deferment Period Nil week(s) Benefit Period Nil week(s)		
7	Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 - 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of \$25,000.00 per person.		

Category:	3		
Insured Persons:	All Dependent Children traveling with an Insured of Category 1.		
Operative Time:	OT1 - Business Travel		
Section B:	Travel		
Item	Description	Sum Insured	Max Individual Limit
1.1	Medical Expenses and other Emergency Travel Expenses	Unlimited	
1.2	Repatriation Expenses	Unlimited	
1.3	MyLifeline Assistance	Unlimited	
1.4	Legal Expenses	€ 50,000	
1.5	Personal Liability	€ 5,000,000	
2	Personal Property	€ 10,000	
	Business Equipment	€ 10,000	
3	Money	€ 5,000	
4.1	Cancellation, Curtailment, Rearrangement and Replacement	€ 10,000	
4.2	Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	€ 10,000	
5	Hi-jack	€ 25,000	
6	Kidnap, Kidnap for Ransom or Hostage (Aggregate Limit)	€ 250,000	
7	Political and Natural Disaster Evacuation	€50,000	
8	Vehicle Rental Excess	€ 1,000	

<b>Section C:</b>	<b>Crisis Containment Management</b>
<b>Insured Persons:</b>	<b>The Insured</b>
<b>Operative Time:</b>	<b>Period of Insurance shown in the Schedule</b>
<b>Item</b>	<b>Sum Insured</b>
1 Crisis Containment Management (aggregate limit)	€50,000

<b>Section D:</b>	<b>Healthline Plus</b>
<b>Insured Persons:</b>	<b>Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children</b>
<b>Operative Time:</b>	<b>During Period of Insurance shown in the Schedule</b>
<b>Item</b>	
1	Medical Second Opinion; 24 hours, 7 days a week remote nursing; general health information

#### Operative Time Definition

An Insured Person is only covered for the period of time shown on the Schedule. A full explanation of this Operative Time is shown below or, if different by endorsement to the Schedule.

#### Business Travel Operative Times

##### OT1 - Business Travel

While an Insured Person is on a Business Trip, cover starting from the time of leaving their place of residence or place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.

#### Personal Accident Operative Times

##### OP1 - 24 Hours a Day Worldwide Cover

At any time.