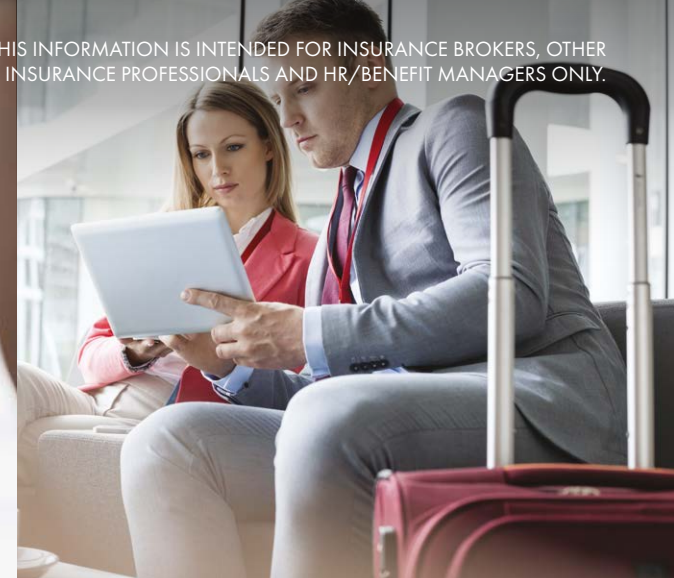


THIS INFORMATION IS INTENDED FOR INSURANCE BROKERS, OTHER INSURANCE PROFESSIONALS AND HR/BENEFIT MANAGERS ONLY.

LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

We've got your back



[Click here](#)

What's Inside



For full pdf features, please view in Adobe Acrobat.



LifelinePlus

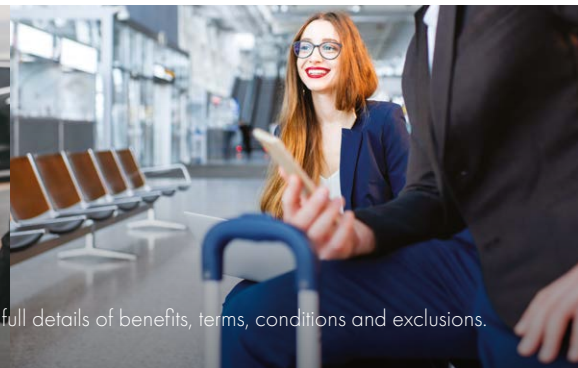
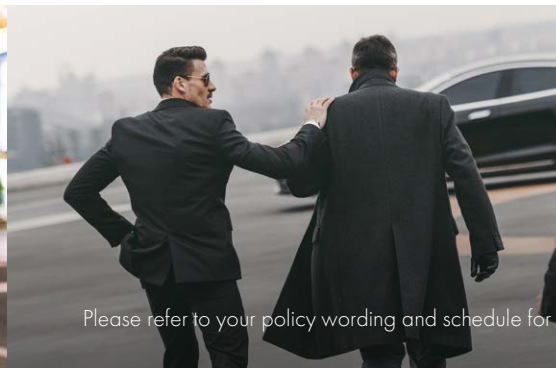
Group Personal Accident & Travel + Crisis Insurance

Lifeline Plus protects a business's people after serious work related injuries and against a host of travel emergencies while they're away on business.

The global cover and services we provide, designed to keep employees informed and as safe as possible, continue to get wider and stronger in order to meet evolving risks.

Have a look through this summary of the insurance protection and range of services that Lifeline Plus has to offer.

This booklet provides a high-level overview of some of the coverage options available under Lifeline Plus. Conditions, exclusions and limits apply to all benefits. Please refer to your insurance broker or the policy wording and schedule for further details of cover and terms and conditions.



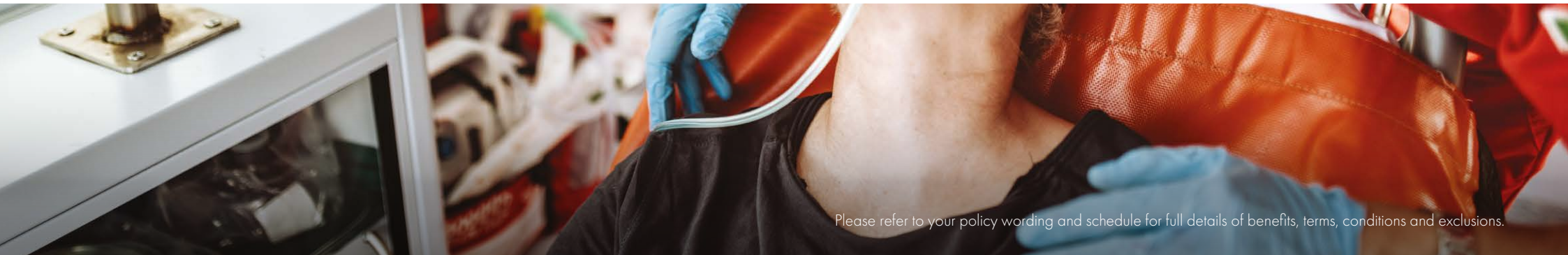
Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

Serious Injury and Accident Help

When a serious work-related injury occurs, our specialist claims teams are on hand to help. We handle thousands of accidental injuries a year, making single cash payments for life-changing injuries, weekly payments for temporary ones as well as a wide range of additional supporting payments. Of course, there are exclusions and limits, all set out in the policy document and schedule.



Serious Injury and
Accident Help

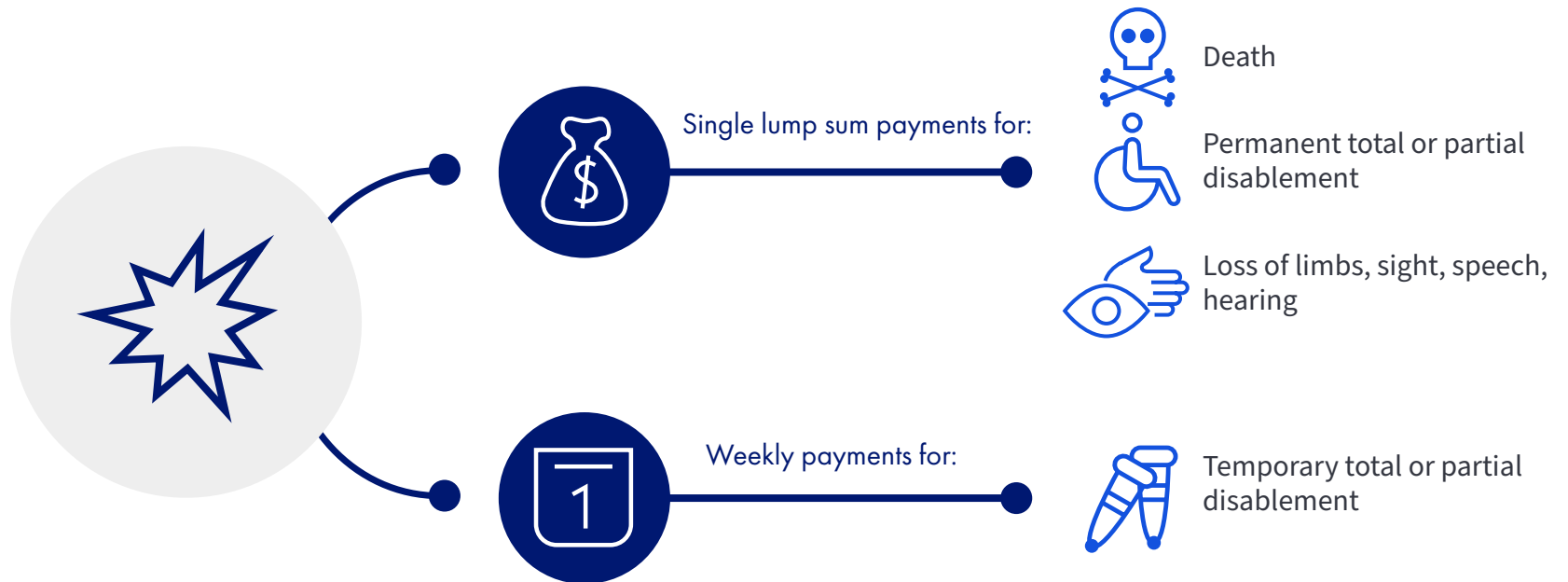


Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

If the Worst Happens

Despite the best precautions, serious accidents still happen, with devastating impact on individuals and their families.

Lifeline Plus can deliver rapid lump sum payments* for fatal, serious and permanent injuries and regular weekly payments after temporary ones. AIG offers a range of cover options, from accidents while you are at work to covering accidents that happen at any time.



* All claims subject to exclusions and limits. See policy and schedule for full details and amounts of benefits.

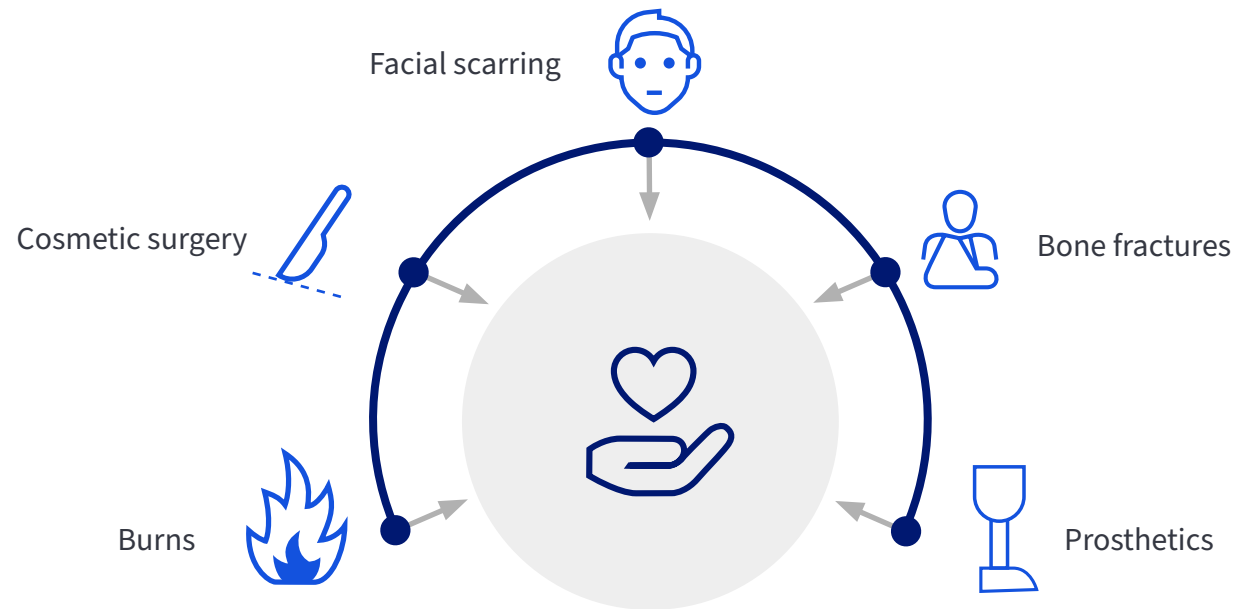
Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



Extra Help

In addition to lump sum benefits and the weekly benefits available, Lifeline Plus takes a holistic approach to help lessen the impact on accident victims.

Our policy provides a range of payments for burns, recommended cosmetic surgery, facial scarring, bone fractures and prosthetics.



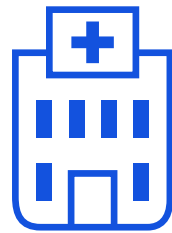
Serious Injury and Accident Help



Lightening the Load

The psychological impact of physical trauma can be enormous.

Lifeline Plus helps lighten the load with a range of financial benefits, such as funding hospital visits for friends and family, or the engagement of professionals, such as financial planners and counsellors, to alleviate some of the worries that can weigh heavily during hospitalisation and recovery.



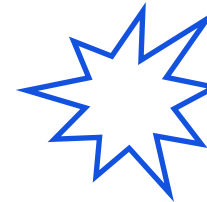
Hospital visit
expenses



Independent
financial advice



Psychological
counselling



Terrorism
PTSD



Lifesaver
recognition

**WE'VE GOT YOUR
BACK SPOTLIGHT:**



Serious Injury and
Accident Help



Road to Recovery and Transition

The road to recovery can be long and challenging after a serious accident.

Lifeline Plus can pay towards in-home assistance, chauffeur services and home or workplace alterations after life-changing injuries, that have been the subject of a successful claim, to help the adjustment to a new life.



Domestic help



Chauffeur services



Home and workplace
alterations

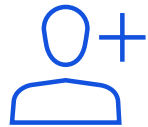
**WE'VE GOT YOUR
BACK SPOTLIGHT:**



Help with the Bills

The financial burden on individuals, families and employers can be huge after a serious or mortal injury. Bills and costs can accumulate, adding an extra dimension of worry for victims and their families.

Knowing that additional cover is there to help with these expenses could make a traumatic event more manageable.



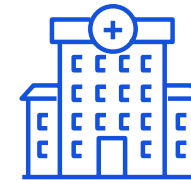
Recruitment costs



Childcare expenses



Coma payments



Hospitalisation



Dependent children



Executor expenses



Retraining expenses



Funeral expenses



Temporary personnel costs



Injury to visitors to business premises

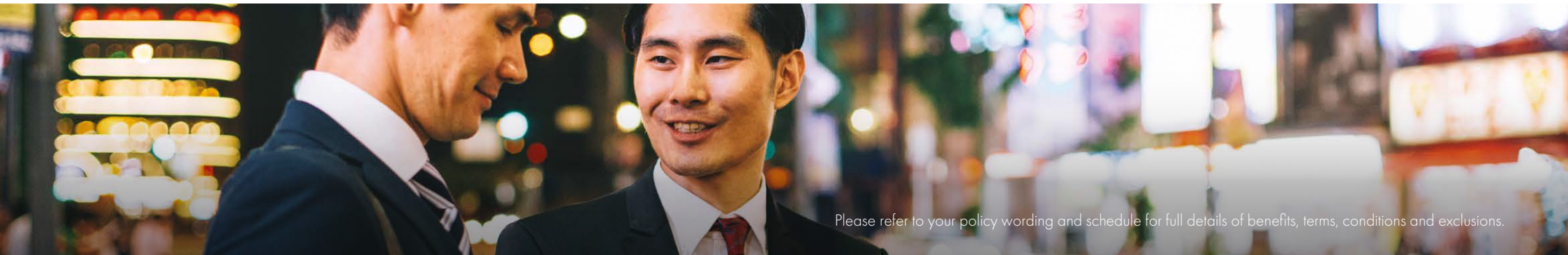
Have a Safe Trip

Our global assistance company, AIG Travel, with its worldwide network of travel, medical and security specialists, provides a wealth of services to help keep travelling employees comfortable, informed and safe wherever they're going. Whether it's concierge services to arrange concert tickets and business gifts, help locating lost luggage at the airport or even travel security awareness training in preparation for an upcoming trip – we're on hand 24/7 to help.

In addition, Lifeline Plus can be upgraded to provide extended crisis cover for employees, giving extra support with a crisis management response to a host of potential security threats.



Have a Safe Trip





Assistance

AIG Travel has seven wholly owned service centres located in Asia, Europe and the Americas. We look after millions of travellers every year, offering an array of travel assistance services – anything from booking flights, arranging emergency cash transfers, translation support to help locating lost luggage.

Our concierge service also provides a direct line to a team of caring professionals to support you while abroad. Whether you need help choosing a family gift, arranging concert tickets or information whilst in an unfamiliar environment, they are available to offer assistance while you're on a business trip.



24/7 Global Assistance
and Concierge

Tailoring travel
assistance services
to meet our clients'
unique needs

e.g.

- Flight, hotel re-bookings
- Emergency return travel arrangements
- Hotel check-in support
- Lost baggage and travel docs assistance
- Cash transfer assistance
- Telephone interpretation assistance
- Message relay to family or business
- Restaurant referrals and reservations
- Event ticketing
- Floral services
- Local concert, club, movie listings
- Find, wrap and delivery of gifts
- Special occasion/appointment reminders

 Have a Safe Trip



Travel Assistance App

Because you're covered by Lifeline Plus you can access many of its security intelligence and assistance services directly on your mobile phone, via the AIG Travel Assistance App.

To download the app onto your iPhone or Android visit the App store or Google play – you'll simply need your Lifeline Plus policy number to register.



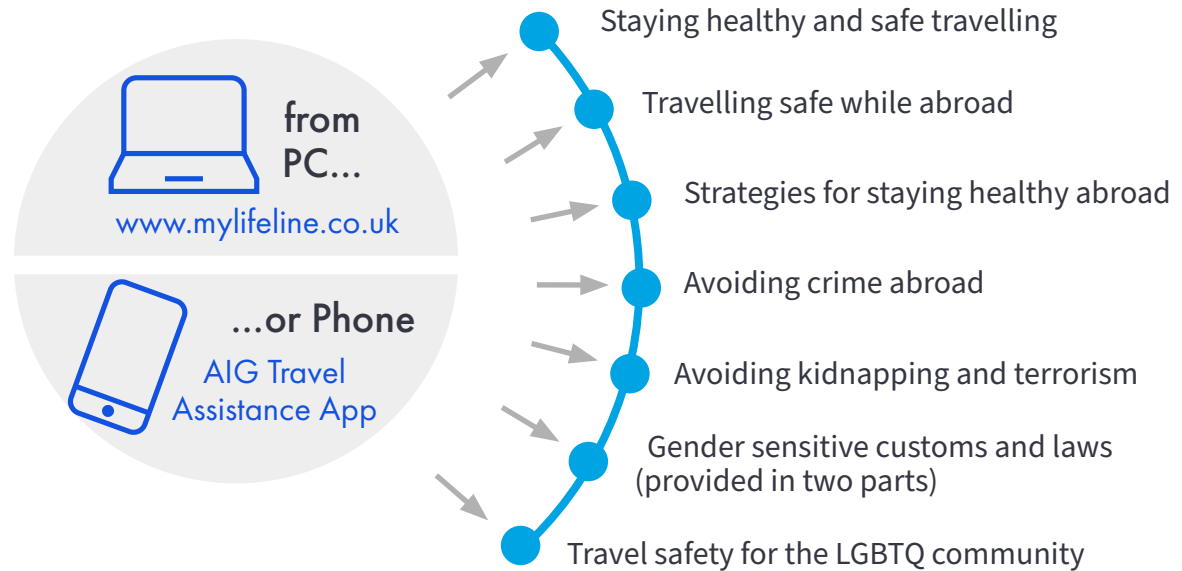


Security Awareness Training



Travelling can hold hidden dangers and Lifeline Plus provides a suite of eLearning modules that can help your employees be aware, organised and prepared business travellers.

The training modules are simple to access via the MyLifeline.co.uk website or mobile app. There are eight tests and it takes approximately two hours to complete them all. It is also possible to monitor completion rates which will help to demonstrate that you are meeting your duty of care obligations.





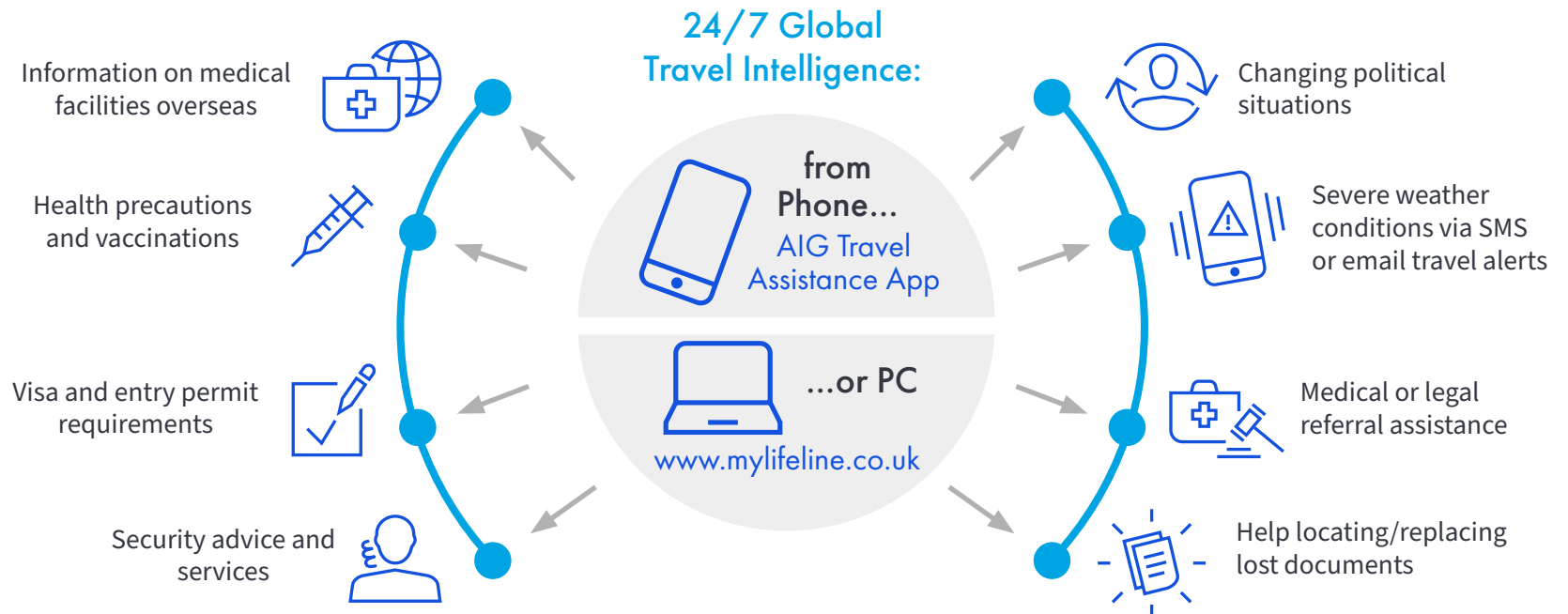
Intelligence



Have a Safe Trip

As a Lifeline Plus client, AIG Travel's security team gives you 24/7 access to up-to-the minute global travel security information.

Our team of analysts monitor global incidents around the clock. We then update the Travel Assistance website and mobile app with details of political uprisings, military actions, terrorist attacks, natural catastrophes and diseases in real time – keeping you and your employees informed and prepared wherever you're going.





Crisis Plus Extension (Optional)



To protect against a growing number of global security threats, the optional Crisis Plus extension covers a range of potential crisis events.

It provides a rapid, tailored security response, with real-time support from response consultants, who can deploy to an incident location if required. You can also access consultancy support for a wide range of potential crisis events, even if they haven't occurred yet.





Criminal risk events

- 
Abduction
- 
Assault
- 
Blackmail
- 
Bribe Demand
- 
Disappearance
- 
Hostage Crisis
- 
Stalking Event
- 
Suspicious Death
- 
Workplace Violence

Terrorism and political violence events

- 
Act of Terrorism
- 
Civil Commotion
- 
Civil War
- 
Coup D'etat
- 
Insurrection
- 
Malicious Damage
- 
Radicalisation
- 
Revolution
- 
Riot
- 
War

Catastrophic risk events

- 
Environmental Disaster
- 
Epidemic
- 
Manmade Disaster
- 
Damaging Natural Disaster
- 
Pandemic

If You Run into Trouble

Should events on a business trip take a turn for the worse then your people are in safe hands. Whether they need support on the ground or to get out quickly, we have proven global evacuation expertise and rapid crisis response capabilities (which can be upgraded with our Crisis Plus extension to cover an increased range of threats). Expert medical support is also available 24/7. What's more our concierge claims service aims to settle baggage and money claims in under 15 minutes over the phone.



If You Run into Trouble



Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



One Travel Assistance Number

Whether it's a lost bag, a broken arm or a security outbreak, we make it fast and easy for you to get through to us.

Our single worldwide travel assistance number puts you through to one of our strategic global assistance centres. Whether it's a travel, medical or security issue, we will be there to offer help and support 24/7 – and draw-in specialist expertise when required.

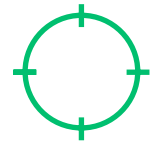


In case of a medical, travel or security emergency

call: +44 (0) 1273 552 922



If You Run into Trouble



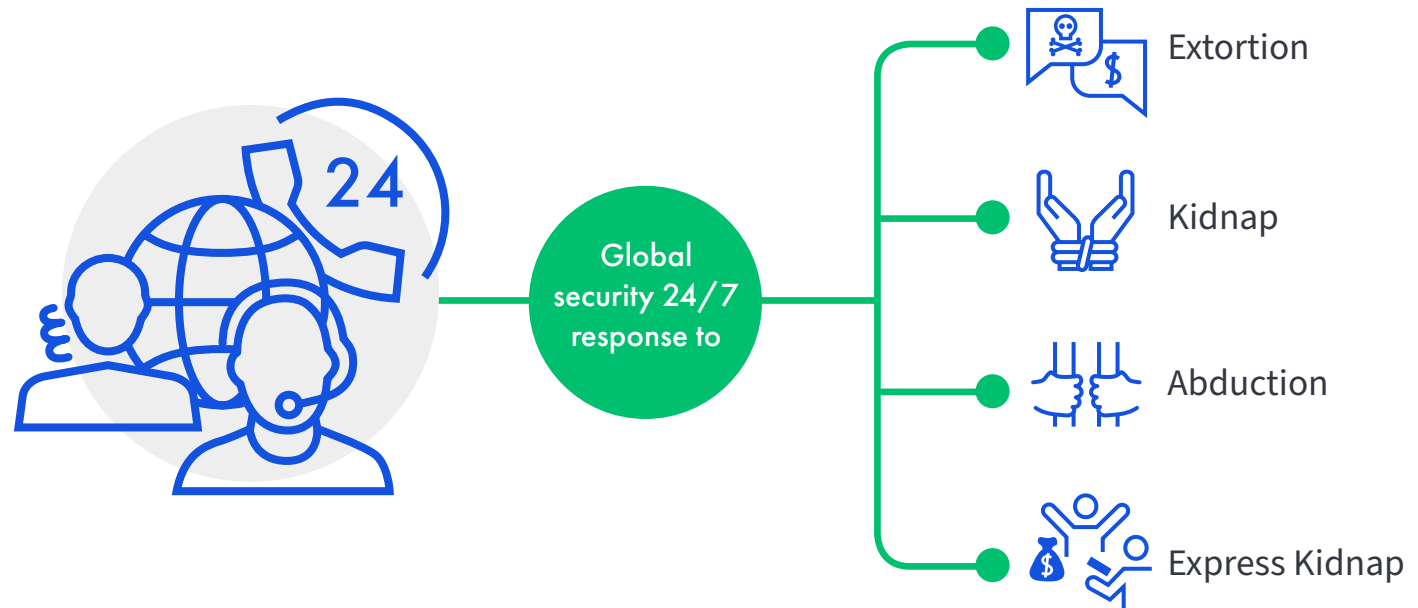
Kidnap and Ransom



If You Run into Trouble

Lifeline Plus automatically includes up to £250,000* expert security response support for alleged, threatened or actual kidnapping, including short-term 'express' kidnappings, detentions (by government authorities for instance) and extortion events.

You're covered worldwide, with the only excluded countries being Afghanistan, Iraq, Libya, Somalia, Syria, Yemen.**



* Up to £250,000 per event, with a £1,000,000 aggregate per policy period.

** Talk to your insurance broker about purchasing a full Crisis Solutions (Kidnap and Ransom) policy that may provide cover for these named countries subject to sanctions approval.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



Crisis Plus Extension (Optional)

If You Run into Trouble

To protect against a growing number of global security threats, the optional Crisis Plus extension covers a range of potential crisis events.

It provides a rapid, tailored security response, with real-time support from response consultants, who can deploy to an incident location if required. You can also access consultancy support for a wide range of potential crisis events, even if they haven't occurred yet.

Criminal risk events

- Abduction
- Assault
- Blackmail
- Bribe Demand
- Disappearance
- Hostage Crisis
- Stalking Event
- Suspicious Death
- Workplace Violence

Terrorism and political violence events

- Act of Terrorism
- Civil Commotion
- Civil War
- Coup D'etat
- Insurrection
- Malicious Damage
- Radicalisation
- Revolution
- Riot
- War

Catastrophic risk events

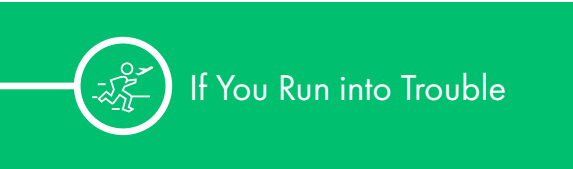
- Environmental Disaster
- Epidemic
- Manmade Disaster
- Damaging Natural Disaster
- Pandemic



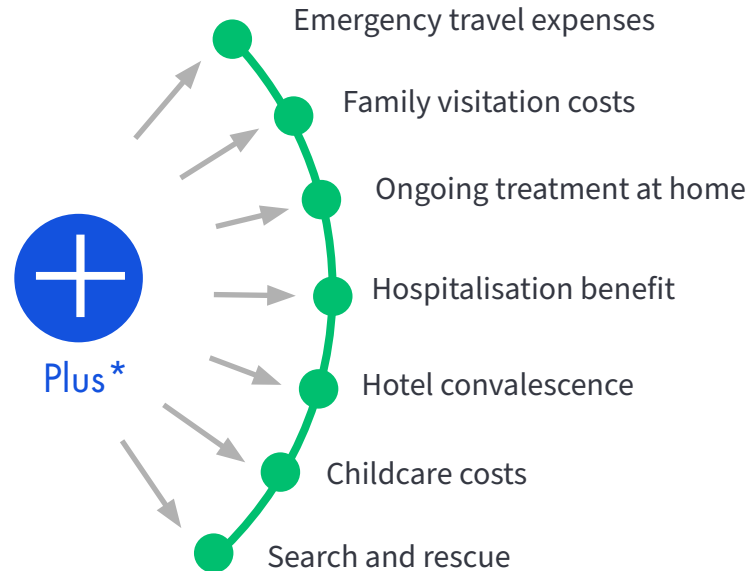
Medical Emergency

Our global medical team has helped hundreds of thousands of people who have suffered medical emergencies whilst travelling.

Lifeline Plus not only takes care of medical expenses and other emergency costs, but also helps reduce the impact of the emergency; from enabling the patient's family to be by their side in an overseas hospital through to travel expenses to return home.



Unlimited sum insured cover for necessary medical treatment during an insured overseas trip



**WE'VE GOT YOUR
BACK SPOTLIGHT:**

*Additional benefits are not unlimited. Refer to your policy for benefit details.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



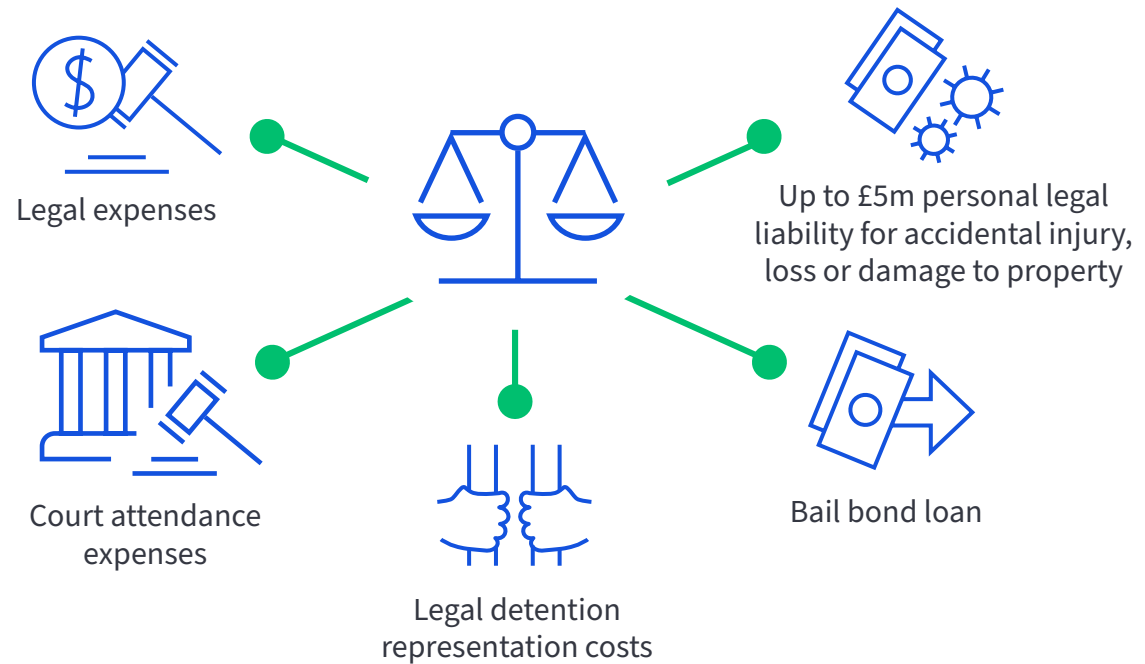
Legal Problems



If You Run into Trouble

Run-ins with the law while abroad may be a rarity for business travellers, but we know that some have found themselves in court defending physical injury claims in countries with far more litigious environments than our own. The personal liabilities and the damages awarded can be substantial.

Lifeline Plus covers the costs of defending and protecting travellers should they find themselves in court – as well as sourcing recommended local legal representation.



**WE'VE GOT YOUR
BACK SPOTLIGHT:**



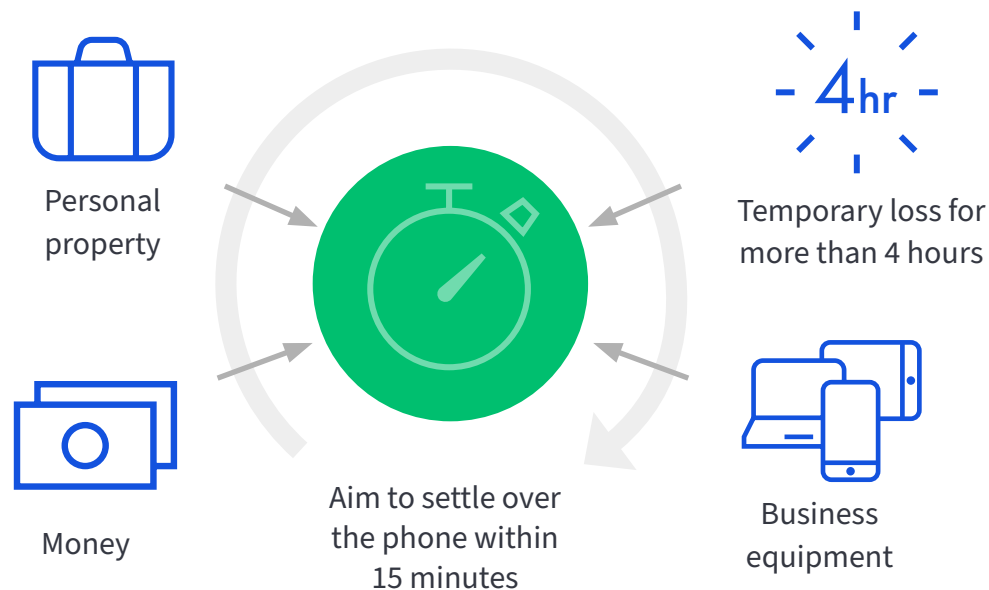
Baggage



If You Run into Trouble

Losing or damaging personal property while on the move can be inconvenient and expensive.

With Lifeline Plus, business travellers' personal property and business equipment are covered. We aim to make a decision on the settlement of claims for baggage and money losses within 15 minutes over the phone. Refer to the Lifeline Plus Policy Wording for maximum payment amounts and full terms and conditions.



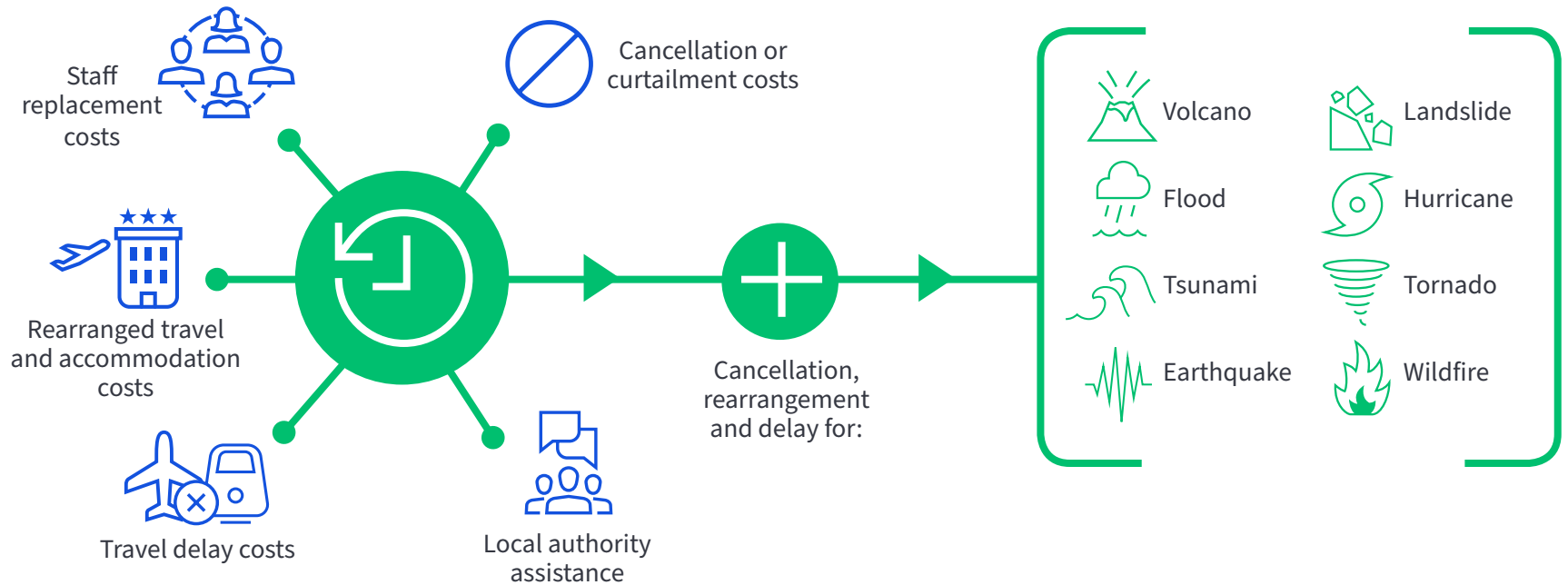
**WE'VE GOT YOUR
BACK SPOTLIGHT:**

Travel Disruption

If You Run into Trouble

Even the best laid plans can be disrupted. If a trip is cancelled, cut short or rearranged because of circumstances outside an individual's control, this could leave a traveller or their organisation significantly out of pocket.


Lifeline Plus provides cover for expenses due to a travel disruption that have been paid, or are due to be paid under a contract and cannot be recovered.



WE'VE GOT YOUR BACK SPOTLIGHT:



Evacuation

 If You Run into Trouble

Sometimes political or climatic conditions may deteriorate to the point where you need to be evacuated out of a country.

Lifeline Plus covers up to £100,000 evacuation costs on the recommendation of local authorities because of political or military instability or natural disaster (volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire).



Political or military instability



Volcano



Flood



Tsunami



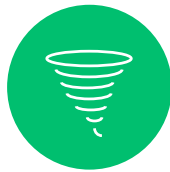
Earthquake



Landslide



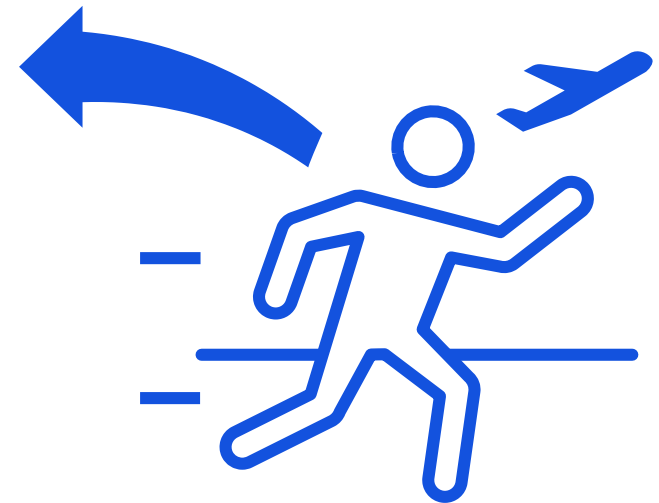
Hurricane



Tornado



Wildfire



“We’ve Got Your Back” Tools & Services

We’re always looking to evolve the protection we give our Lifeline Plus clients. Our Travel Assistance app recently added a new geo-fenced check-in feature (enabling travellers to let selected contacts know they have arrived safely) and a claim notification tool. The Virtual Medical Care service we’ve arranged provides employees (and their immediate families*) with GP Consultations and Expert Case Management should they need it. Lifeline Plus even helps protect our clients’ reputation in the event of a crisis or bad publicity in connection with a potential personal accident or travel claim.



“We’ve Got Your Back”
Tools and Services

*Partners and children (aged under 18 or aged under 23 if in full-time education).

Virtual Medical Care is provide by a third party company. Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



Travel Assistance App

Because you're covered by Lifeline Plus you can access many of its security intelligence and assistance services directly on your mobile phone, via the AIG Travel Assistance App.

To download the app onto your iPhone or Android visit the App store or Google play – you'll simply need your Lifeline Plus policy number to register.

Quick call Help button for travel, medical and security emergencies



Insurance certificate



Travel alerts



Security awareness training



Worldwide city guides & country reports



Claims notification tool



Geo-fenced check-in tool



"We've Got Your Back"
Tools and Services



Virtual Medical Care: Expert Case Management

Expert Case Management enables individuals to access medical specialists when a complex diagnosis or treatment plan is required. This could be anything from cancer to diabetes, eczema to back pain. The service can also be used for a second medical opinion on an existing diagnosis or proposed treatment plan.

When this service is requested, individuals will be assigned a personal case manager, who is a GP and will be in regular contact during the process. A clinical committee of experts will then select a specialist to review the case and provide answers and recommendations.



Virtual Medical Care is provide by a third party company.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



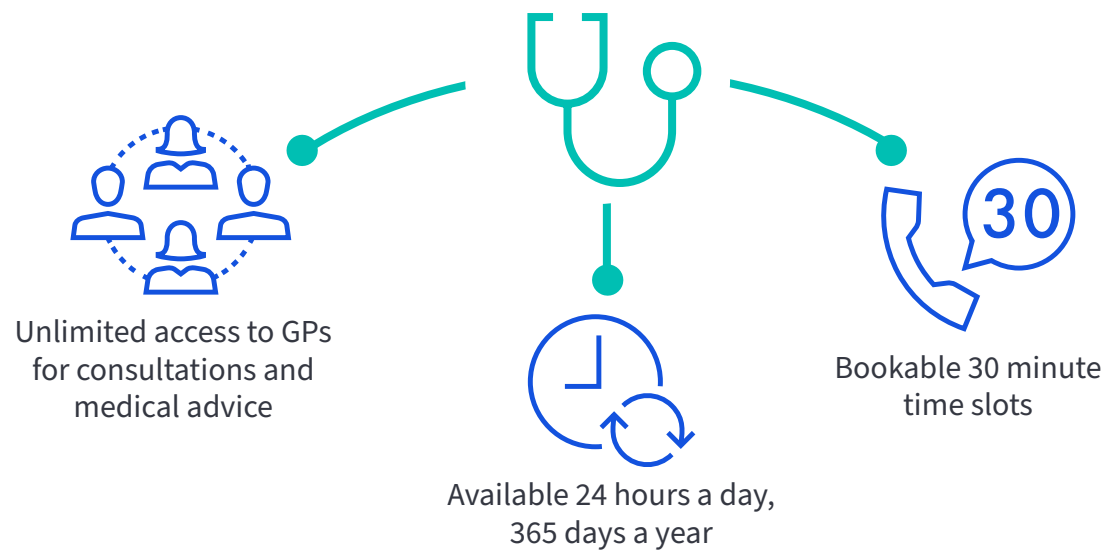
"We've Got Your Back"
Tools and Services



Virtual Medical Care: GP Consultation


The GP Consultation service allows individuals to discuss and resolve health concerns with General Medical Council (GMC) licensed GPs at a time that suits them.

GP consultations can be accessed via a website, an app or over the phone, with the benefit of app-based consultations allowing for video consultations. As part of the consultation process, individuals can share images or upload medical documentation to the secure web portal before the consultation. If required, onward specialist referrals are available via the Expert Case Management service or by open private referral.



Virtual Medical Care is provide by a third party company.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

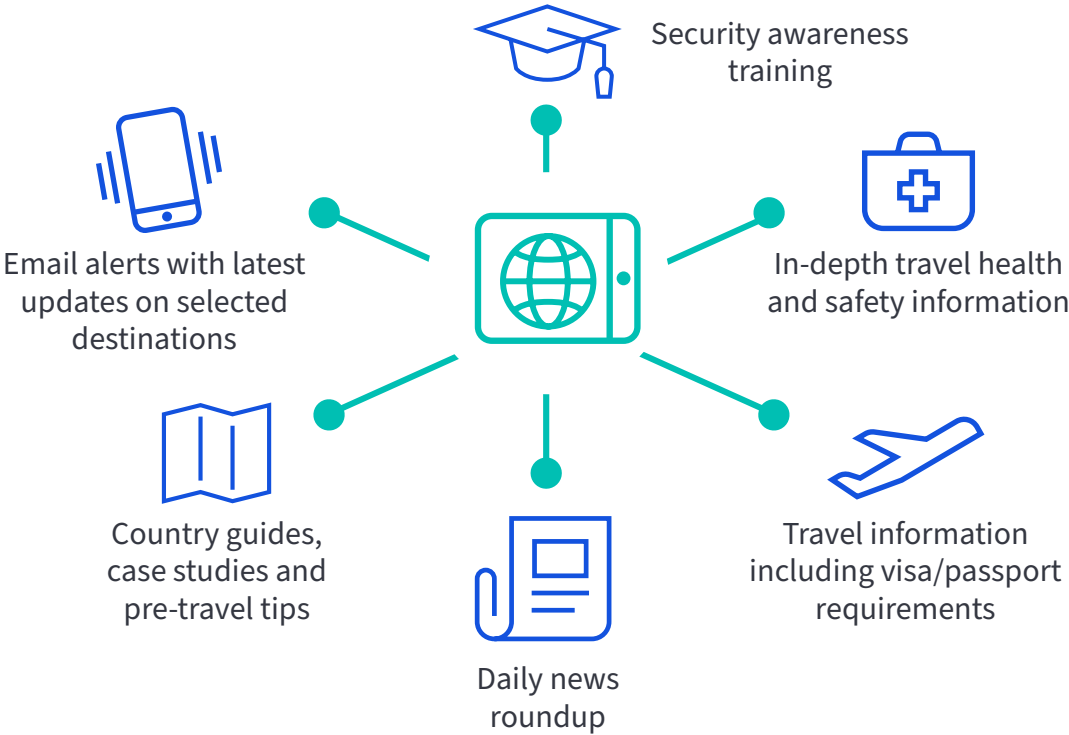
 "We've Got Your Back"
Tools and Services



MyLifeline.co.uk

Travellers also have convenient access to our tools and resources via our travel assistance website, www.mylifeline.co.uk.

Many of the services available through the website are also available via the Travel Assistance App, ensuring that travellers always have access to the support and guidance they need, when they need it.





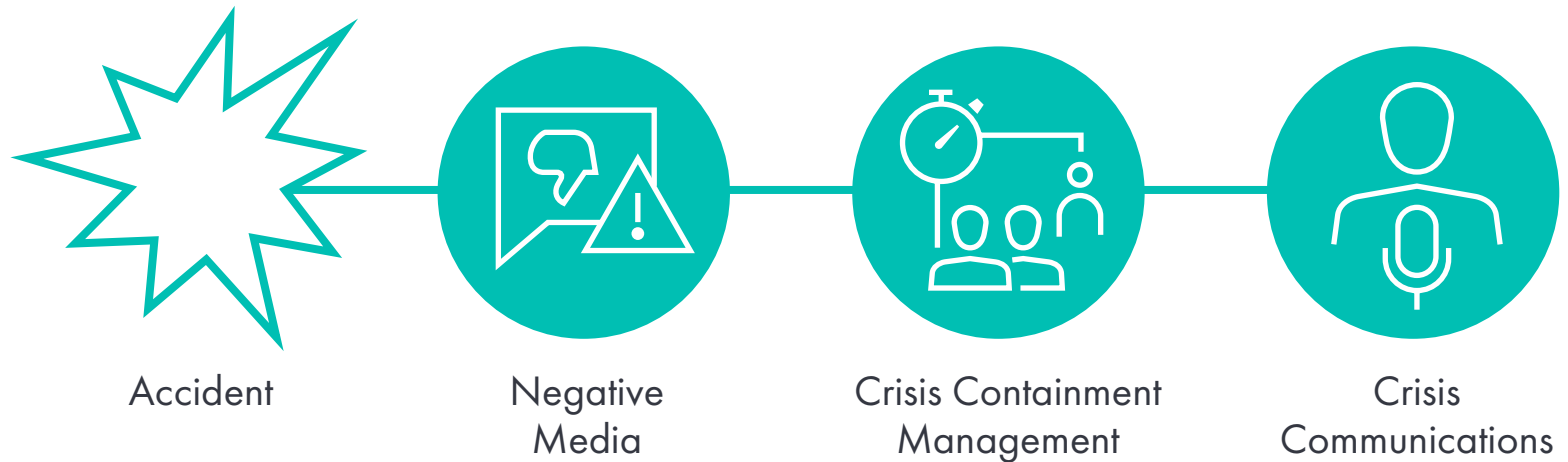
"We've Got Your Back"
Tools and Services



Crisis Containment Management

When an employee suffers an accident or is caught up in an incident abroad, it has the potential to generate negative media attention. Although supporting the individual involved is always the priority, knowing how to respond to and manage a crisis can be crucial in order to contain the impact to an organisation's reputation.

Lifeline Plus covers the costs in appointing consultants to manage a crisis which may result in financial loss to the business or adverse publicity in connection with a potential personal accident or travel claim. Limitations apply.



LONDON
58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000

BIRMINGHAM
Embassy House,
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471

CROYDON
2-8 Altyre Road, Croydon
Surrey CR9 2LG
Tel: 020 8681 2556

GLASGOW
2nd Floor, Sutherland House
149 St Vincent Street
Glasgow G2 5NW
Tel: 0141 303 4400

MANCHESTER
4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521

www.aig.co.uk

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All telephone calls to numbers shown in this brochure may be recorded for training or quality monitoring purposes.

All of the emergency and assistance services described are subject to the policy cover. Please refer to your policy wording for full details of benefits, terms, conditions and exclusions.

Service providers: Non-insurance benefits which are provided through AIG Travel offer traveller assistance through coordination, negotiation, and consultation using an extensive network of worldwide third party partners. Expenses for goods and services provided by third party partners are the responsibility of the traveller. Whilst American International Group UK Limited takes every care in selecting business partners to provide the assistance services described in this brochure, American International Group UK Limited cannot accept responsibility for any advice given, or information or assistance provided.

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