



# Lifeline Plus

## Group Personal Accident & Business Travel

Trade on **AIG eXtra** and Acturis

This document does not contain the full terms and conditions. Please review the Policy Documents for a full list of conditions, including policy benefits, limitations and exclusions.

Lifeline Plus provides Group Personal Accident & Business Travel insurance designed to cover a business's people after serious work-related injuries and against a host of travel emergencies while they're away on business. In addition to insurance cover, Lifeline Plus provides a range of services designed to keep employees safe and informed that can be used at any time – not just when making a claim.

### e-Traded Appetite

Lifeline Plus is designed for businesses in most industry sectors with over 4,000 accepted trades online.

### Personal Accident

Our claims team handle thousands of accidental injuries a year, making lump-sum payments for life-changing injury claims, weekly payments for temporary injuries claims when employees are unable to work as well as a wide range of additional supporting payments.

### AIG Travel Assistance Website

Travellers have convenient access to tools and resources via a travel assistance website, [www.mylifeline.co.uk](http://www.mylifeline.co.uk), ensuring travellers have access to support and guidance.

### Business Travel Assistance

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, including:

- 24/7 travel assistance
- Concierge service
- Travel and security alerts
- Flight, hotel and rental vehicle re-bookings

### Travel Baggage Cover

Losing personal property while travelling is distressing and inconvenient. We aim to make a decision on the settlement of claims for baggage and money losses within 15 minutes over the phone.

### AIG Travel Assistance app

Our mobile app makes a range of valuable information and tools readily accessible, including: a quick-call 'help' button, assistance ID card, check-in feature, claims notification tool, security travel alerts and insurance certificate request feature.

### Crisis Plus Extension (Optional)

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

# Coverage

Some of the key features and coverage of a Lifeline Plus policy include:

## Personal Accident

- Cover selected for accidents at work or for accidents anywhere
- Accidental Death benefits
- Loss of limbs
- Loss of sight, speech and hearing
- Permanent disability
- Temporary disability
- Cosmetic reconstruction (following certain valid claims)
- Support benefits
- Role retraining
- Lifesaver benefit

## Business Travel

- Medical and emergency travel expenses and repatriation
- Personal legal liability and expenses
- Lost, stolen or accidentally damaged personal property and business equipment
- Cancellation, curtailment, disruption and delay to travel
- Vehicle rental excess
- Lost passport and travel documents replacement
- Family travel assistance for compassionate visit
- Ongoing hospital treatment
- Political and natural disaster evacuation
- Hijack, kidnap and ransom
- Lost or stolen personal money

## Virtual Medical Care\*

**GP consultations:** 24/7 access to UK GPs for medical advice, prescriptions or specialist referrals.

**Expert case management:** second medical opinion on an existing diagnosis or treatment plan.

**Unlimited:** no claim is required. This service can be used as often as required.

**Easy access:** GP consultations can be accessed via a website, an app or over the phone.

**A family benefit:** the partner and children of the insured are also eligible.\*\*



Trade on: **AIG extra**  
aig.co.uk/aigextra

**Acturis**  
'AIG UK Lifeline Plus' and 'PA and Business Travel'

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\*\*The insured, their partner and children (aged under 18 or aged under 23 if in full-time education) are eligible for Virtual Medical Care.

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