

Key Product Benefits

Personal Accident response

Our specialist personal injury team handles thousands of injuries a year will confirm cover and settlement as quickly as possible and then commence payments within 24 hours to help injured employees onto the road to recovery ASAP.

Personal Accident Support

A range of financial and support services are designed to alleviate some of the worries during hospitalisation and recovery (from domestic help and childcare expenses to independent financial advice).

AIG Travel Care Worldwide

We do not outsource our essential global support services but look after our customers ourselves, worldwide. AIG Travel is the first port of call for any help 24/7 whether for luggage, medical, baggage security assistance, accommodation or any other travel assistance.

Travel Bag Cover

Losing personal property while travelling is distressing and inconvenient. We aim to decide baggage and money claims within 15 minutes over the phone – and we also cover up to £2000 to replace items temporarily lost for over 4 hours (like a laptop).

Travel Duty of Care

Lifeline’s many safety services start before travelling employees begin their trips, and help keep people safe, wherever they are going (such as our award winning security awareness training). Our services also help employers satisfy their duty of care obligations.

Travelling People Risk

Lifeline Plus protects travelers against a growing number of global security threats – from 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 the Crisis Plus extension to cover an increased range of threats).

Virtual Medical Care

Employees and their families have unlimited online access to GPs and medical specialists for consultations, advice, prescriptions and referrals, 24/7 365 days a year. All at a time when many individuals may find themselves unable to leave the home.

Help In Strange Places

Travelling employees may be in unfamiliar environments. Lifeline Plus delivers helpful advice to prepare for a trip (from currency and banking regulations to health requirements) as well helping plan travel, entertainment, dining and shopping, wherever they are.

Travel App

With increasing global security concerns, employees have instant access to Lifeline Plus protection from their phone (including security awareness training, medical risk mapping, translation tools, geo-fenced check-in to signal their safe arrival, to name but a few).



About the Product

Headline coverages (see policy wording for details)

Personal Accident and Travel insurance and a wide range of medical and assistance services to help keep travelling employees safe:

Personal accident cover includes:

Cover selected for accidents at work or for accidents anywhere:

- Lump sum payments after death or serious permanent injury
- Weekly benefits after temporary injuries
- Range of extra payments and support services to help injured employees

Travel cover includes:

- Unlimited worldwide cover for necessary medical treatments on overseas trip
- Range of additional costs after medical emergency (eg family visitation, childcare)
- Kidnap and Ransom and optional crisis protection for employees (eg terrorism)
- Legal defence costs and support for employees while traveling
- Cover for travelers' personal property and business equipment
- Cancellation, curtailment and disruption costs

"We've got your back" services include:

- Virtual Medical Care: unlimited 24/7 online access to GPs and medical specialists
- 24/7 global assistance for travelers (e.g. booking local travel, restaurants etc)
- Award winning security awareness training and intelligence on global destinations



Trade on **AIG eXtra** and Acturis