



# LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

## We've got your back



## Crisis Cover Comparison

In a time of escalating risks around the world, organisations need to ensure their people are adequately protected. AIG offers different levels of cover and support for the more extreme events people may face, such as kidnaps, assaults and political risks.

Overleaf is a high-level comparison of crisis cover available within a Lifeline Plus policy as standard, by selecting the optional Crisis Plus extension and a standalone Crisis Solutions policy.

### **Crisis Consultancy Fees and Expenses**

We provide our clients with consultants and specialists carefully selected to provide the right level of experience and instant availability.

Dependent on the situational requirements, crisis consultancy support can be offered over the phone or in-person, with response consultants being deployed to an incident's location as well as a client's head office.

### **Incident or Potential Threat**

A crisis does not necessarily need to have occurred to give cause for concern. With our Crisis Plus extension, a request for support can be triggered by an incident or a potential threat (such as an upcoming activist demonstration or an increased terror threat).

With immediate advice from security experts, Crisis Plus can help clients prepare for a crisis and, if possible, minimise its impact.

### **Lifeline Plus Travel Security Assistance**

If a client chooses not to select the Crisis Plus extension, they still have access to our existing travel security assistance services.

In the event of a political crisis, natural catastrophe or security incident, all our policies are backed by global travel and evacuation assistance.

## Lifeline Plus

## Crisis Solutions

	<b>Embedded Kidnap and Ransom Coverage</b>	<b>Crisis Plus Extension</b>	<b>Standalone Crisis Policy</b>
	<p>Up to £250,000 per event.</p> <p>£1,000,000 aggregate per policy period.</p>	<p>Up to £250,000 per event or 60 day period (whichever is first).</p> <p>£1,000,000 aggregate per policy period.</p>	<p>Up to US\$50,000,000 per event.</p> <p>No aggregate limit applies.</p>
	<p>Cover active during travel operative times.</p>	<p>Cover active at any time.</p>	<p>Cover active at any time.</p>
	<p>Ransom and costs together with crisis consultancy fees and expenses for the following perils:</p> <ul style="list-style-type: none"> <li>• Kidnap</li> <li>• Express Kidnap</li> <li>• Extortion</li> <li>• Detention</li> <li>• Hijack</li> </ul> <p>If the Crisis Plus extension is purchased, this cover will become active at any time.</p> <p>Other Embedded Crisis Coverage:</p> <ul style="list-style-type: none"> <li>• Political and Natural Disaster Evacuation: up to £100,000 per event.</li> <li>• Crisis Containment Management (PR): up to £50,000 per event and per policy period.</li> </ul>	<p>Crisis consultancy fees and expenses in response to an extended range of perils:</p> <ul style="list-style-type: none"> <li>• Criminal Risk events: Abduction, Assault, Blackmail, Bribe Demand, Hostage Crisis, Stalking Event, Disappearance, Suspicious Death or Workplace Violence</li> <li>• Terrorism and Political Violence events: Act of Terrorism, Civil Commotion, Civil War, Coup D'etat, Insurrection, Malicious Damage, Radicalisation, Revolution, Riot or War</li> <li>• Catastrophic Risk events: Environmental Disaster, Epidemic, Man-made Disaster, Damaging Natural Disaster or Pandemic</li> </ul> <p>Onboarding Consultancy:</p> <ul style="list-style-type: none"> <li>• Up to 2 hours of phone based onboarding support, with an additional 5 hours (UK) face to face or web based training.</li> </ul>	<p>Ransom and costs together with crisis consultancy fees and expenses, legal liabilities, death and disability for the following perils:</p> <ul style="list-style-type: none"> <li>• Kidnap</li> <li>• Extortion</li> <li>• Detention</li> <li>• Hijack</li> <li>• Extensions:                             <ul style="list-style-type: none"> <li>– Cyber Extortion</li> <li>– Business Interruption</li> <li>– Armed Assault</li> <li>– Stalking</li> <li>– Hostage Crisis</li> <li>– Malicious Product Tamper</li> </ul> </li> </ul>
	<p>Excluded countries: Afghanistan, Libya, Iraq, Somalia, Syria and Yemen (sanctions clause applies).</p>	<p>Excluded countries: Afghanistan, Libya, Iraq, Somalia, Syria and Yemen (sanctions clause applies). AIG will consider removal upon request.</p>	<p>Worldwide coverage with no excluded countries (sanctions clause applies).</p>

This summary provides a high-level view of the crisis related cover available under a Lifeline Plus and Crisis Solution policy. It is only meant as an indicative guide. It is not a complete comparison and does not list all relevant exclusions. Please refer to the Policy Wording and your Schedule of Insurance for further details of cover and terms and conditions.

[www.aig.co.uk/LifelinePlus](http://www.aig.co.uk/LifelinePlus)

