

Lifeline Plus

Product Summary



Travel and accident cover designed to deliver rapid assistance

It is now common practice for companies to send their employees – their most valuable assets – to work around the globe. No matter which country they find themselves in, it is important that they have adequate protection for any eventuality which may occur. And it is often those territories offering the greatest potential for growth and profit which are the most volatile and unpredictable, so businesses must be confident that their cover provides the most rapid response and comprehensive cover possible for their employees. Not only to protect their employees but also in order to meet their duty of care responsibilities.

That's why AIG are constantly keeping an eye on the development of events around the world and long-term trends, ensuring that Lifeline Plus remains the most all-embracing Group Personal Accident and Travel cover on the market.

BRING ON TOMORROW

Group Personal Accident & Travel Insurance with instant assistance

Because the world never stops changing

"TERRORIST ATTACKS STILL HAPPEN AND NOT ALWAYS IN THE PLACES YOU'D EXPECT"

Algeria was thought to be one of the more stable North African countries until the oil installation hostage crisis. And Norway wasn't on anybody's list of danger zones until the bombing and shooting outrage by a home-grown terrorist.

"A POOR CORPORATE RESPONSE TO A CRISIS CAN DAMAGE A BRAND'S IMAGE IRREPARABLY"

In a world of instant social media, poor handling of a crisis can escalate quickly and erode a brand's image and value. Crisis consultants can be critical in handling PR to manage negative media reports, thus protecting a company's hard-won reputation.

"WHEN THE WORST HAPPENS, AN EMPLOYEE'S FAMILY NEEDS EVERY DETAIL TO BE TAKEN CARE OF"

Escalating expectations of care mean that relatives may need to be flown out to be with an injured employee, have their accommodation arranged and be kept apprised of all plans for medical care, repatriation and on-going rehabilitation.

"TRAFFIC ACCIDENTS CONTINUE TO INJURE TENS OF THOUSANDS EVERY YEAR"

The UK may have an enviable road safety record, but traffic accidents still represent a high proportion of accident claims submitted. Other countries often have a more relaxed attitude to road safety leading to many serious accidents involving taxis, coaches and mini-buses.

"NEWLY DISABLED EMPLOYEES OFTEN NEED MODIFICATIONS TO HOMES, CARS AND WORKPLACE"

Often, the homes of newly disabled employees can need remodelling so they can manage, or their cars may need modification to keep them mobile, whilst adaptation of the workplace may be crucial in enabling them to stay with their employer. Rehabilitation to restore them to good health as quickly as possible can also include re-training for a new role. Our rehabilitation case managers are there to support both the injured employee and the employer through the whole process.

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Evolved to deliver a rapid response

In September 2013 we conducted research* and discovered that 40% of UK business travellers have encountered assistance issues like a medical emergency or lost luggage but 41% who have insurance don't carry an assistance card. So in the event of a travel emergency 35% call their boss and 26% call someone else in the office. No wonder 90% are interested in downloading our rapid assistance App.

BUSINESS TRAVEL ASSISTANCE APP	NEW	Our new smartphone App has a Help button to provide instant, one-stop medical or security assistance from our very own company, Travel Guard. It complements the services on the emergency card and the AIG website.
ACCESS OUR WEBSITE FROM PC, MOBILE OR TABLET	NEW	The App also provides speedy access to mylifeline.co.uk featuring security training, country reports, a health portal for advice and information, security travel alerts and concierge service.
TRAVEL GUARD		Assistance is too important to be left to an outsourced third party: AIG is the only major provider of corporate Accident & Health insurance to have its own, wholly-owned assistance company, Travel Guard. It provides medical and security assistance with a single point of contact.
SECURITY AWARENESS TRAINING		Our award-winning e-learning programme trains employees on security and situation-awareness before they travel or while en-route.
CONCIERGE		Available 24/7 to provide restaurant reservations, event tickets, transportation coordination, and sourcing and delivery of lost luggage.
SECURITY TRAVEL ALERTS		Real-time security SMS and email alerts to provide up to the minute information whilst travelling.
MEDICAL SECOND OPINION SERVICE		Medical Second Opinion offers employees (and their immediate family) an additional diagnostic opinion to help make those critical decisions on the progress of medical treatment.
NEW POLICY WORDING	NEW	AIG has upgraded its clear and unambiguous Lifeline Plus Group Personal Accident & Travel wording.

Future Proofed Group Personal Accident & Travel

Why look ahead with AIG?

COVER FOR TOMORROW

AIG works hard to anticipate the cover employees will need in the future. Lifeline Plus offers broad protection, few restrictions and clear, simple wording. We regularly upgrade our cover to ensure that clients' protection keeps up with their exposure.

FOR MAJOR CRISES

AIG really comes into its own when you need medical treatment and urgent evacuation for employees. Because we're the only major corporate insurer with our own assistance company, Travel Guard, we have complete control and can deliver security advice and help, medical treatment and employee repatriation.

CLAIMS EXPERTISE

Whatever kind of issue you face, you can be sure that in our 60 years of experience, AIG has already dealt with something similar. Over 90% of baggage and money claims are dealt with in less than 15 minutes over the phone, and for larger claims we have over 50 dedicated Accident & Health claims handlers.



Bring on tomorrow

www.aig.co.uk

*Based on an online survey with 500 business travellers who travel at least once a year and carry a smart phone for business.

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