

# LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

## We've got your back



Our cover is designed to protect employees after accidents and against a host of emergencies while they're abroad.

### SERIOUS INJURY AND ACCIDENT HELP

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.

### HAVE A SAFE TRIP

Lifeline Plus Assistance, 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 training in preparation for an upcoming trip – our team is on hand 24/7 to help.

### IF YOU RUN INTO TROUBLE

Should events on a business trip take a turn for the worse, your people are in safe hands. Whether they need support on the ground or to get out quickly, Lifeline Plus Assistance has global evacuation expertise and rapid crisis response capabilities (which can be upgraded with our Crisis Plus extension to provide advisory services for 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.

### "WE'VE GOT YOUR BACK" TOOLS

We're always looking to evolve the protection we give our Lifeline Plus clients. Our Travel Assistance app recently added the ability to request an insurance certificate, includes a geo-fenced check-in feature and a claim notification tool. Our Virtual Medical Care service 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.

\*Partners and children (aged under 18 or aged under 23 if in full-time education). Virtual Medical Care is provided by a third party company.

This marketing material is intended for insurance brokers and other insurance professionals for their information. For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

## Who is it for?

Lifeline Plus is designed for businesses of all shapes and sizes in all industrial sectors. From small businesses with a handful of employees up to multinationals with thousands of travelling employees.

## Coverage

Some of the key features and coverage of a Lifeline Plus policy.



### SERIOUS INJURY AND ACCIDENT HELP

- 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



### HAVE A SAFE TRIP

- 24/7 travel assistance
- Concierge service
- Pre-crisis consultancy
- Security and safety advisories, global risk analysis
- 24/7 travel and security alerts
- Flight, hotel and rental vehicle re-bookings
- Cash transfer assistance
- Telephone interpretation assistance
- Message relay to family, friends or business associates
- Embassy or consulate referral
- Security awareness training
- Country reports and city guides
- Translation tools and resources



### IF YOU RUN INTO TROUBLE

#### Insured risks include:

- 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
- Lost passport and travel documents replacement
- Vehicle rental excess
- Family travel assistance for compassionate visit
- Ongoing hospital treatment
- Political and natural disaster evacuation
- Hijack, kidnap and ransom
- Lost or stolen personal money

#### Help and advice including:

- Security advice
- Help in sending medication and medical equipment
- Help in arranging emergency return travel
- Lost baggage location assistance



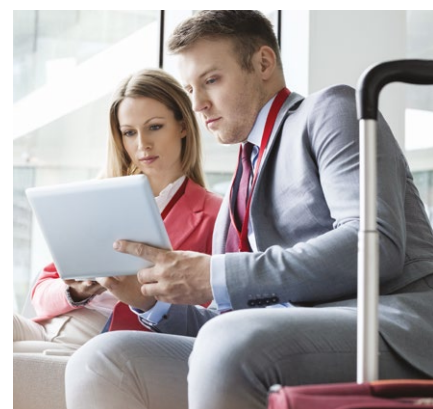
### "WE'VE GOT YOUR BACK" TOOLS

- Travel Assistance app: quick-call help button, geo-fenced check-in tool, claim notification, GPS enabled medical provider finder, medical translation and drug brand equivalency tools, country and city reports, security alerts and online training modules
- MyLifeline assistance website
- HR resource hub
- Virtual assistance card
- Virtual Medical Care (provided by third party) with GP Consultations and Expert Case Management
- Crisis consultants to help handle negative media coverage



### KEY EXCLUSIONS:

- Maximum payments set out in schedule
- Certain benefits cannot be combined
- Time limits on certain benefits



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

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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 third-party travel assistance partners, 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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