Lifeline Plus Sales Narrative

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Video summary

Companies are increasingly sending their employees around the world for work. To help them meet their duty of care requirements, here are **5** key reasons to recommend AIG’s Lifeline Plus.

**Firstly.** Lifeline Plus offers broad Business Travel and Personal Accident cover, few restrictions and clear, simple wording. We regularly upgrade our wording to ensure Lifeline Plus remains at the cutting edge of the market – and your clients continue to receive first class cover.

**Two.** Travellers are supported by AIG’s wholly-owned assistance company – AIG Travel. With seven assistance centres across the globe, AIG Travel is a single contact point for emergency medical, travel or security assistance. And as there are no disputes between insurer and provider, clients receive the support they need quickly.

**Three.** Lifeline Plus is jam-packed full of value added benefits designed to keep employees safe when they travel, and support businesses to meet their duty of care requirement.

**Four.** We have proven claims ability. Simple baggage and money claims are usually dealt with over the phone in minutes, and for larger incidents we have over 50 dedicated claims handlers.
Also, when it comes to major crises, AIG Travel has the demonstrated capability to swiftly response to natural, political and security situations across the globe - ensuring employees get home as quickly and safely as possible.

**Five.** For multinational business, our global network spans more than 100 countries, which means we’re less reliant on other companies and have greater control over service. That’s why we’re able to offer standardised coverage, consistent treatment and flexible programmes.

With over 60 years’ experience in Business Travel and Personal Accident, you can be confident in AIG’s long-term commitment to your clients and their employees.

Key Sales Themes

BROAD COVER

* **Clear Wording:** Our policy wording is straightforward and clear, so both you and your clients have the clarity you need to remove uncertainty around claims.
* **Wide Ranging Cover:** Lifeline Plus is designed to be at the cutting edge of the Group Personal Accident and Business Travel market. It naturally provides all the standard cover you would expect with numerous innovations that anticipate the risks your clients may encounter.
* **Flexible Operative Times:** Our policies provide businesses with the ability to insure their employees when they need to, allowing our premiums to match a client’s financial requirements.
* **Corporate Reputation:** Negative reporting around a crisis can damage a company’s brand and has the potential to effect revenue and share prices. Our Crisis Containment Management cover includes independent Crisis Consultants that can help limit damaging media reports.

AIG TRAVEL

* **Assistance:** AIG Travel, a member of AIG, is a worldwide travel assistance company. With a wide array of travel, medical, security and concierge services, AIG Travel helps millions of travellers solve problems and manage risks worldwide.
* **Worldwide Assistance Centres:** Seven state-of-the-art assistance centres deliver global service 24 hours a day, 7 days a week, 365 days a year.
* **Single Point of Contact:** Our 24 hour telephone hotline offers direct access to experienced representatives that can help with everything from lost bags and missed flights to serious medical emergencies and security incidents.
* **Major Crises:** AIG Travel has broad experience responding to political and security incidents as well as natural disasters worldwide. Through extensive global capabilities, AIG Travel can react quickly to a wide range of crises, offering the support our clients need and evacuating employees swiftly.
* **Security Services:** Our security team has the global reach and expertise to provide a comprehensive security solution, offering vital support, guidance and advice to companies and their employees.

SERVICES FOR EMPLOYEES

* **Technology Services:** Our mobile app and website-accessed services make it easy to demonstrate to clients how Lifeline Plus brings a comprehensive range of support services to life for travellers when they need them most.
* **Assistance Website:** MyLifeline.co.uk offers a full array of travel and security services available to clients and their employees from anywhere in the world, including:
	+ - Security Awareness Training, Country Reports/City Guides,
		Global News Watch emails and Security Travel Alerts
		- Medical Translations and Drug Brand Equivalency Tools
		- A Health Portal and Medical Second Opinion service
* **Business Travel Assistance App:** An intelligent alternative to assistance cards which allows for easy distribution to employees by email or intranet. A quick-call HELP button provides instant access to medical, travel or security assistance.
* **Concierge Service:** Travellers receive the comfort of 24/7 concierge and personal assistance services that can offer restaurant referrals and reservations, transportation coordination and event ticketing, amongst other services.
* **Travel Assistance:** Flight delays, inclement weather, lost and stolen luggage and other travel hassles are an unfortunate reality. We help keep employees on the move by offering comprehensive travel assistance services.
* **Medical Monitoring Services:** From physician referrals to coordinating medical evacuations, we help our travellers address their medical needs with expediency and expert care.

MULTINATIONAL BUSINESS

* **Global Reach with Local Knowledge:** AIG operates in more than 100 countries across the globe. We have the capability and expertise to support almost all UK businesses with overseas operations to develop comprehensive and efficient multinational programmes.
* **Flexible and Transparent:** Standardised coverage and consistent treatment are often difficult to achieve. Our flexible multinational programmes can be structured to offer the levels of control and consistency required to match the unique preferences of your client.
* **Informed Solutions:** We not only consider regulatory realties, but coverage requirements, claims and proof of insurance needs. The result: a comprehensive holistic approach that delivers the best programme for your client.
* **Multinational Design Tool:** You and your clients have unrestricted access to our interactive web-based application which makes it easy to explore the varied issues impacting local or global insurance policies in more than 225 countries worldwide.

DUTY OF CARE

* **Legal Requirement:** Employers have a moral and ethical obligation to do everything reasonable to prevent physical and psychological harm to their employees. Companies also must be able to clearly demonstrate that they have taken practicable steps to meet their employees’ health, safety, security and wellbeing needs.
* **Duty of Care:** Lifeline Plus can help company’s meet their duty of care obligations through services like:
	+ - Security Awareness Training and in-depth Country Reports
		- MyHealthPortal which offers Medical Second Opinions as well as a Nurse Connect service, Health Information hub and a Cancer Assist resource
* **Getting Back to Work:** After care is also required for major accidents where newly disabled employees may need varying levels of support, including remodelling homes, adapting cars and workplaces or possibly retraining. Our rehabilitation case managers support your clients through this process.

Target Market

* **Appetite:** UK businesses of all sizes, from SMEs through to Multinationals.
* **Broad:** We write a diverse portfolio of Group Personal Accident & Business Travel business across the full range of industries.
* **Capability:** Our worldwide reach allows us to provide cover across the globe – from small businesses with a handful of employees up to multinational companies with thousands of travelling employees travelling.
* **Multinationals:** From large conglomerates headquartered in the UK and working in numerous marketing around the world to smaller wholly-owned enterprises, we can structure solutions that meet your client’s needs.

Cover at a Glance

We’re committed to constantly improving and enhancing our cover to ensure that employees are protected against the risks they face in a rapidly changing world.

Travel Cover Highlights:

Medical and Emergency Travel Expenses, Rescue and Assistance

Legal Expenses

Personal Liability

Personal Property

Money

Cancellation, Curtailment, Travel Disruption, Replacement & Travel Delay

Vehicle Rental Cover

Hijack

Kidnap, Kidnap for Ransom, or Hostage

Political Evacuation

Natural Disaster Evacuation

Crisis Containment Management

Personal Accident Cover Highlights:

Death

Loss of Limbs

Loss of Sight, Speech and Hearing

Permanent Disability

Temporary Disability

Personal Accident Support

Claims Scenarios

You can be confident in our long-term commitment to protecting your clients’ employees and our ability to deliver claims expertise and prompt settlements.

* **Support:** We help to source missing bags so your clients don’t have to do the legwork, and we’ll deliver the bags to wherever they are required.
* **Streamlined:** When baggage and money claims are made over the phone they are usually dealt with in less than 15 minutes through our Concierge Claims Service without need for paper claim forms.
* **Larger Claims:** We have over 50 dedicated claims handlers who understand the details of cover and give client’s one point of contact for streamlined claims settlements.
* **Major Crises:** AIG Travel has the proven capability to support travellers during times of major crisis across the globe. This includes during the 2013 Kenyan Westgate mall incident, the 2014 Libyan security evacuation, the 2014 West African Ebola outbreak and the 2015 Nepal earthquake.

 Tools & Resources

CLIENT RESOURCES

Share these resources with your Lifeline Plus clients to ensure they take full advantage of value-added resources available to them.

* MyLifeline Assistance Website
	+ - [www.mylifeline.co.uk](http://www.mylifeline.co.uk)
* Services Flyer
	+ - <http://www.aig.co.uk/content/dam/aig/emea/united-kingdom/documents/Accident-and-Health/lifeline-1page.pdf>
* Business Travel Assistance App:
	+ - Apple App Store Button
		- <https://itunes.apple.com/gb/app/aig-business-travel-assistance/id829194220?mt=8>
		- Google Play Button
		- <https://play.google.com/store/apps/details?id=com.aig.android.travelguard>
		- App Download Guide
		- <http://www.aig.co.uk/content/dam/aig/emea/united-kingdom/documents/Accident-and-Health/appdownloadguide.pdf>
* Travel Pack
	+ - <http://www.aig.co.uk/content/dam/aig/emea/united-kingdom/documents/Accident-and-Health/lifeline-plus-employee-travel-pack.pdf>

Lifeline Plus App Podcast Script

Before a business trip, nothing puts your mind at rest like knowing you have appropriate insurance in place. After 60 years in the business travel and personal accident market, we like to think we know what that means: clear wording, quick and reliable claims settlement, and comprehensive assistance and support wherever in the world you might be – among other benefits.

Lifeline Plus provides peace of mind for employers and travelling employees alike. It helps employers meet their duty of care requirements, ensuring that their people are supported and protected as they go about their business overseas. Companies must be able to demonstrate that they’ve done all they can to look after their people, and Lifeline Plus is designed with that aim in mind.

For their part, employees benefit from broad business travel cover, with few restrictions and simple wording. So they don’t need to worry about medical and emergency expenses, personal property losses or trip cancellations. And if they get in an accident, the personal accident side of Lifeline Plus will kick in, covering death, physical losses and disabilities.

But importantly, the support doesn’t stop there. Lifeline Plus comes with a whole raft of extra benefits that you can access with the click of a mouse or swipe of a finger. For example, on the ‘My Lifeline’ website, you’ll find security awareness training modules, country reports and city guides, and global news and security alerts.

It’s particularly useful if you take medication, because drug brand-names vary from one country to the next. On the My Lifeline website, you’ll find a medical translation tool and another that shows drug brand equivalency.

With Lifeline Plus, you automatically get access to our Business Travel Assistance app that provides similar information to the website but in a more portable format. It includes a quick-call help button that gives users instant access to medical, travel or security assistance.

And that brings me to one of our key selling points: AIG Travel, our own travel assistance company. With its array of travel, medical, security, and concierge services, AIG Travel solves problems and helps manage risks for the thousands of business travellers we insure worldwide.

AIG Travel operates through seven state-of-the art assistance centres, offering help and support 24/7. They’re staffed by multi-lingual representatives, who can help with everything from lost bags and missed flights to serious medical emergencies and security incidents. We helped people get home from several recent security crises, including the Westgate Mall incident in Kenya in 2013 and the Ebola outbreak in West Africa in 2014.

On a lighter note, we’re also able to help with restaurant recommendations and reservations, coordinate transportation and even arrange tickets to events.

That kind of local knowledge is what you get with a company that operates in more than 100 countries, as AIG does. It means we’re less reliant on other companies and therefore have greater control over the service we provide.

And if you have to make a claim, you’ll find it gets sorted quickly and efficiently. How does 15 minutes sound? That’s how long it takes us to deal with 90% of baggage and money claims, through our Concierge Claims Service – on the phone, without the admin hassle of paper claim forms.

If the claim is a bit more complicated, you’ll be assisted by our team of over 50 strong dedicated claims handlers. They’ll keep on top of the claim and update you as it progresses.

Lifeline Plus is also very flexible. Businesses can choose when they insure their employees and for how long, and we’ll always try to match a client’s financial requirements, so there’s flexibility on the cost side of things too.

Because of its flexibility, Lifeline Plus is suitable for UK businesses of all sizes, from small to multinational, and across the spectrum of industries.

Find out more at AIG.com.

American International Group, Inc. (AIG) is a leading global insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at [www.aig.com](http://www.aig.com/) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGemea | LinkedIn: <http://www.linkedin.com/company/aig>

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