



# Business Travel Accident Insurance and Global Assistance Travel Guard

AIG\* is with clients' employees every step of the way

## Redefining Business Travel Accident Insurance Plans for Your Workforce

From small disruptions to big ones, AIG provides end-to-end business travel accident coverage and risk management solutions to keep clients' employees focused on the business at hand. Clients will be able to help meet their duty-of-care responsibility to employees with our business travel coverage for security issues, medical emergencies, travel inconveniences and more. A key advantage for clients is that AIG wholly owns AIG Travel, a provider of travel assistance services worldwide, which means seamless access from a single point of contact. Clients gain a full range of business travel insurance coverage and travel assistance services to help keep their staff covered from door-to-door, whether employees travel across town or overseas.

### Key Benefits of Business Travel Accident Insurance

We offer unparalleled business travel accident insurance plans that can be designed to meet an employer's unique needs to help employees stay safe and secure during business travel.

#### Benefits for the Employer:

- Can help an employer meet its duty of care obligations to its traveling employees
- An easy program to administer, with a closed loop between insurance, services and claims administration
- Streamlined coordination between members of risk management, benefits, security and medical departments of an organization
- Outstanding 24/7 travel assistance service from AIG Travel with full cost transparency—there are no additional fees or markups at time of service
- Benefits are payable in addition to group life coverage

#### Benefits for the Traveling Employee:

- Coverage in the event of an accidental death, dismemberment or paralysis – plus additional benefits for day care costs, spouse re-education, and counseling in the event of a covered loss
- Extension of coverage for personal trips taken in connection with a business trip, as well as for family members traveling with the employee
- In the event of a covered medical emergency, we can fly a family member to your bedside

### Travel Assistance Services

Wherever traveling employees may be, in the event of a medical emergency or unexpected travel problem, they are never more than a phone call away from our global state-of-the-art service centers operating 24/7/365. While we offer a broad spectrum of services, below are some highlights.

#### Benefits for the Employer:

- **Travel Security Assistance** | Protect employees and fulfill duty-of-care requirements with our end-to-end travel risk management solutions
- **Travel Medical Assistance** | Manage employees' travel health emergencies, whether they need a physician referral or medical evacuation, with our expert medical assistance
- **General Travel and Concierge Assistance** | Support employees' in case of travel inconveniences, whether they lost personal items (such as a passport or identification card) or luggage or need help reserving transportation, by calling on our professional travel concierge team
- **Travel Digital Solutions** | Deliver a digital experience to employees and keep them on the move with access to our travel assistance website and mobile app whether they are on a computer, smartphone or tablet
- **Optional Service** | **Travel Guard® Travel Tracer** is an online travel risk management solution that gives clients the ability to track and manage the safety and security of their travelers worldwide



## Additional Coverage Available

The **Out-of-Country Medical Expense** benefit may help fill gaps in coverage that may exist for travelers venturing abroad. Don't assume that your client's major medical health insurance plan will provide assistance to business travelers who face a medical emergency. Depending on location, expenses for a serious medical problem could cost \$100,000 or even more.<sup>1</sup>

The **Severe Infectious Disease Outbreak** benefit helps mitigate the risk of exposure to employees while traveling on a covered business trip by evacuating them home or to the nearest place of safety if there is an outbreak and provides benefits if an employee is exposed to a severe infectious disease, including COVID-19.

The **Security Evacuation** benefit pays the covered expenses to transport an insured to the nearest place of safety, as determined by AIG's designated security consultants. Covered occurrences may include natural disaster<sup>2</sup> and political or military events that trigger an advisory from appropriate authorities involving a host country.

Benefits may also be payable to return the insured home after the security evacuation is performed.

### Other available benefits include:

- Emergency Medical Evacuation
- Repatriation of Remains
- Bereavement and Trauma Counseling
- Seat Belt and Air Bag
- Rehabilitation
- Coma
- On-Premises Coverages
- Day Care
- Tuition
- Attendor
- Bedside
- Home Alteration and Vehicle Modification
- Baggage Loss / Personal Effects
- Non-Medical Repatriation



To learn more about how AIG Business Travel Accident can help cover employees, contact your agent, broker or representative, or visit [www.aig.com/bta](http://www.aig.com/bta).

### REFERENCES:

1 Source: Centers for Disease Control and Prevention. <https://wwwnc.cdc.gov/travel/yellowbook/2020/health-care-abroad/travel-insurance-travel-health-insurance-and-medical-evacuation-insurance>

2 Programs can be customized to include coverage for natural disasters.

\*AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance and global assistance. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services, including medical and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe and the Americas. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in 1271 Ave of the Americas FL 37, New York, NY 10020-1304. Coverage may not be available in all states.

