

Lifeline^{PLUS}

Group Personal Accident & Travel Insurance



Lifeline Plus delivers more

With the business world changing so rapidly, AIG UK believes that the insurance market has to be similarly nimble and responsive. That's why Lifeline Plus is a market-leading Group Personal Accident and Travel policy.

It has removed many traditional exclusions, offers the most comprehensive cover available and features an exciting range of really useful and valuable employee benefits which can be used without making a claim.



Protection for people who matter

People represent a major investment in time and money. If for some reason they are unable to work, that investment is jeopardised. And if a problem occurs to a key member of staff at a crucial moment, jobs and contracts can be lost. At a cost that is often incalculable.

AIG UK's Lifeline Plus Group Personal Accident and Travel Insurance aims to lessen the impact of personal accidents and travel incidents on the smooth running of your company, and ensure financial compensation should the unfortunate happen. You decide how best to put it to use, no one else.

For example, it could be used to lessen the blow to the business, be paid directly to the affected employee or their family or even used to employ a suitable replacement.

The important thing is that the money is there.



Much more than the average insurance policy

Lifeline Plus provides a lifeline in every sense of the word. As well as insurance we provide employees with real benefits that will not only help them to do their job better, but that they'll really thank you for.

Benefits while travelling

Support for every step of the journey

Our travel services ensure that insured travelling employees have a lifeline every step of the way, from advice on their destination to on-hand assistance in an emergency when abroad.

Pre-trip travel assistance – without even having to make a claim

- ▶ **Comprehensive travel advice:** www.aigassist.co.uk – Imagine the hassle of planning a short notice trip overseas – how do I get from the airport to the hotel? What are the dangers? What currency do I need? What is the local language? And so on. Lifeline Plus gives you access to a comprehensive travel planning service via web or phone.
- ▶ **Country-specific safety, health and customs advice:** Including SMS security and extreme weather text alerts, and an enhanced website with security advice section for travel planning.
- ▶ **Concierge service:** e.g. restaurant recommendations, attractions to visit in your spare time, book a show or want to know how to get from A to B in time for your meeting; simply visit www.aigconcierge.co.uk
- ▶ **Personal website:** For recording essential travel and medical data in case of loss or medical emergency – www.aigassist.co.uk
- ▶ **Emergency Assistance card:** With emergency contact numbers for all employees, providing access to Lifeline Plus in the event of an accident or illness.



Travel Emergencies

We've ensured the maximum cover and protection for when it's needed most

- ▶ **24hr emergency medical helpline:** In the event of an emergency, we'll sort out everything from transportation and hospital referral to interpretation services and legal representation. We also cover personal liability whilst travelling on business up to £5m.
- ▶ **Aircraft Accumulation:** This has been increased to a limit of £25m. So now your insurance policy doesn't have to dictate people's travel patterns.
- ▶ **Fast track document replacement:** Lost ticket and baggage location and emergency cash advance with www.aigassist.co.uk
- ▶ **Automatic corporate event cover:** For all employees and their guests, including expensed lunches.
- ▶ **No upper age limit**

Employees can access all services via www.mylifeline.co.uk





Benefits for the family

In the event of an accident it is important that the family is looked after and kept informed. Lifeline Plus does just that, from a simple message relay service to providing a dedicated support team in the event of serious accidents.

- ▶ **A single point of contact:** AIG UK's Lifeline Plus will assign a support team to the family of a covered employee to help with organisation and provide specialist counselling where required.
- ▶ **Healthline Plus:** A medical information service for all employees and their immediate families including:
 - Second opinion medical advice from the world's leading consultants
 - A health portal providing access to nursing staff 24/7
 - Health Information: access to a wealth of general and educational health information.
- ▶ **Travel arrangements:** For any relative who needs to be with an insured employee in the event of an emergency abroad or an accident in the UK. All expenses for emergency travel are covered under this policy including child care services.
- ▶ **Dependents:** In the event of accidental death of an insured person we pay an additional 5% of the covered amount per dependent child up to a maximum of 25% but no less than 5% per dependent child.

Lifeline Plus also now includes:

- ▶ **Automatic leisure travel cover:** For directors' immediate families (and nanny or similar) where business travel is purchased for the director
- ▶ **Automatic Personal Accident cover:** For partners and children of insured employees.

Employees can access all services via www.mylifeline.co.uk

Benefits while recuperating

The complete back to work service includes medical care and rehabilitation to expedite an employee's return to work.

- ▶ **Domestic Service benefit:** The company will pay for an "in-home" domestic service while in recovery and a chauffeur service to and from work if necessary.
- ▶ **Health case manager:** A case manager will assess the requirements of injured claimants and manage the process to achieve the fastest recovery.
- ▶ **Sign-posting to the fastest treatment available:** Where treatment is necessary, we can advise how it can be accessed quickly and conveniently.
- ▶ **Physiotherapy:** Following a claim where physiotherapy is recommended, we offer up to 6 sessions to assist a full and complete recovery.
- ▶ **Retraining:** AIG Medical and Rehabilitation will assess claimants who are unable to continue in their current role due to an accident. We cover a full case assessment where re-training for a new role is required.





The world is a dangerous place

It's not just everyday accidents that can cause companies to lose an employee's input. Terrorist actions, incidents of assault at home and abroad or natural disasters can all have a significant impact on a business and its workers.

Lifeline Plus aims to lessen the impact of personal accidents and travel incidents on a company's business. As well as providing comprehensive information on all travel destinations, we now provide SMS security and extreme weather text alerts and emails for countries of interest so employees can reduce their exposure to potentially dangerous situations.

And if an accident does occur, you want your employees back to work as soon as practically possible. That's why our Retraining and Rehabilitation aftercare services include physiotherapy and information on the fastest treatment available.



Business must go on

It may seem cold-hearted to think about the business in such situations, but companies have to be pragmatic. That's why insurance cover for such eventualities simply makes good business sense. Companies need to ensure their business can continue to operate despite injuries to key individuals.





AIG UK Limited

A Member Company of American International Group, Inc.

www.aiguk.co.uk

London Office

LONDON

The AIG Building, 58 Fenchurch Street, London EC3M 4AB
Telephone: 020 7954 7000 Fax: 020 7954 7001

Scotland & Northern Ireland Region

GLASGOW

Sutherland House, 149 St Vincent Street, Glasgow G2 5NW
Telephone: 0141 303 4400 Fax: 0141 303 4440

BELFAST

Enterprise House, 55/59 Adelaide Street, Belfast BT2 8FE
Telephone: 02890 726002 Fax: 02890 726085

Northern Region

MANCHESTER

4th Floor, 201 Deansgate, Manchester M3 3NW
Telephone: 0161 832 8521 Fax: 0161 832 0149

LEEDS

Yorkshire House, Greek Street, Leeds LS1 5SX
Telephone: 0113 242 1177 Fax: 0113 242 1746

Midlands & South West Region

BIRMINGHAM

Embassy House, 60 Church Street, Birmingham B3 2DJ
Telephone: 0121 236 9471 Fax: 0121 233 3597

BRISTOL

Broad Quay House, Prince Street, Bristol BS1 4DJ
Telephone: 0117 929 2616 Fax: 0117 921 5379

South East Region

CROYDON

The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG
Telephone: 020 8681 2556 Fax: 020 8680 7158

WATFORD

34 Clarendon Road, Watford WD17 1JJ
Telephone: 01923 229787 Fax: 01923 251956

READING

Soane Point, 6-8 Market Place, Reading, RG1 2EG
Telephone: 0118 964 2600 Fax: 0118 964 2680

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

Member company of American International Group Inc.