HOWEVER COMPLEX YOUR TRAVEL DEMANDS MAY BE, WE ARE WITH YOU EVERY STEP OF THE WAY.

Business Travel Accident Insurance and Global Assistance

Insurance underwritten by:
with its principal place of business in New York, NY ("the Company")
AIG is redefining Business Travel Accident insurance plans for your workforce.

**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 workers’ compensation or group life coverage

**Benefits and Services for the Traveling Employee:**
- 24/7 assistance services virtually anywhere
- 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

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"51% of travelers have concerns about personal safety when traveling." ¹

1. Source: AIG Travel Assistance Services

**AIG is with clients’ employees every step of the way.**
From small disruptions to big ones, the AIG companies provide 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. 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. Another 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.

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The Security Evacuation benefit pays the covered expenses to transport an insured to the nearest place of safety, as determined by AIG’s security consultants. Covered events may include:

- Expulsion from host country or being declared persona non grata
- Political or military events involving a host country
- Verified physical attack or verified threat of physical attack from a third party
- Declared a missing person by local or international authorities and when found his/her wellbeing is in question
- Natural disaster

Benefits may also be payable for security consulting services as well as to return the insured home after the security evacuation is performed.

Other available benefits include:

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

Additional Coverage Available

The Supplemental Out-of-Country Accident and Emergency Sickness Medical benefit may help fill gaps in coverage that may exist for travelers venturing abroad. Don’t assume that your company’s general health insurance plan will provide assistance to business travelers who face a medical emergency. Similar to travel insurance, services involving assistance with medical or security evacuations were most important with 88% and 86% of travel professionals, respectively, finding each very important.²

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.

- **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’ 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 professional 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** Powered by NC4 Risk Center is an online travel risk management solution that gives clients the ability to track and manage the safety and security of their travelers worldwide.
To learn more about how AIG Business Travel Accident can help cover employees, contact your agent, broker or representative, or visit aig.com/us/accident.

REFERENCES:
3 Programs can be customized to include coverage for this occurrence.

Policies issued by National Union Fire Insurance Company of Pittsburgh, Pa. ([NUFIC]), a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. NUFIC is responsible for the financial obligations of its insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company.

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 and www.travelguard.com.

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