Travel Guard®
Comprehensive Travel Insurance and Services for Today’s Organizations
AIG in Action: Kenyan Mall Shooting

Midday on September 21, 2013, the Westgate Mall in Kenya’s capital city of Nairobi was attacked by masked gunmen. Assailants opened fire, fatally injuring Dr. Juan Ortiz and leaving his 12-year old daughter Juanita with multiple gunshot wounds. Over the next four days:

- Our Assistance team met with the British High Commission and contacted the US Embassy to discuss Juanita’s medical evacuation to the US to join her family.

- Arrangements were made between Peru’s Ambassador Minister of External Affairs and Dr. Ortiz’s sons to repatriate their father’s remains back to a private facility in his birthplace of Peru.

- Following a consultation with Juanita’s doctor, our medical team also determined that evacuation was necessary to provide her with a higher level of care at a hospital in New Orleans, Louisiana, where her oldest brother lived.

- Following the day of her father’s funeral service in Nairobi, the Assistance team and a medical escort safely evacuated Juanita to New Orleans.
Today’s organizations face a challenging reality: an increasingly global environment where travel requires unprecedented levels of planning and coordination. Whether they have students studying abroad, volunteers or religious groups going on an overseas trip, or production crews filming at their next site, organizations face a host of potential hazards that can put their people in harm’s way. Organizations face competing demands to fulfill “duty of care” obligations, manage resources, and operate within increasingly scrutinized budgets.

Managing group travel can be daunting. That’s why we’re here to do the heavy lifting. From deciphering the Department of State’s travel requirements to evacuating people out of the country in the wake of an earthquake, we will work with you every step of the way to design a program that is responsive and cost-effective. AIG helps provide a single source solution of insurance benefits and comprehensive travel, medical, and security assistance services.
How We Can Meet Client Needs

Because we provide a single source solution for insurance benefits and comprehensive travel, medical, and security assistance services, more than nine million clients all over the world turn to us to manage their travel needs. Here are three reasons why we continue to be the trusted client solution:

• **We think global, act local.** Our global reach extends to over 100 countries and jurisdictions. A worldwide network of multi-lingual medical specialists, security experts, and travel specialists and seven 24/7 assistance centers help ensure that travelers are supported anytime, anywhere in the world and with local expertise.

• **We deliver depth, breadth and flexibility of insurance coverage, wherever your travels take you.** Coverage for medical expenses, security and medical evacuation, trip cancellation, baggage loss – we’ve got it packed and ready to go.

• **We value cost containment and full transparency.** With minimal administration and no hidden cost or case fees, our program delivers insurance benefits and end-to-end assistance services that are cost-effective, transparent, and meet a wide range of travel needs.

Why AIG?

• **Coordinated insurance and service administration** with an integrated approach to paying covered insured benefits and providing 24/7 assistance services.

• **Deep expertise** with over 40 years experience in managing the unique risks associated with travel.

• **Financial strength and global reach,** with operations in more than 100 countries and jurisdictions and serving more than 88 million customers around the globe.
Integrated Capabilities With AIG

From unexpected severe weather and medical emergencies to political instability, AIG member companies provide the flexibility for organizations to respond to a full range of travel, medical, and security needs through an integrated program.

Travel Health Benefits

When travelers are hundreds of miles away from home, medical emergencies can be matters of alarm and frustration for their families and their sponsoring organizations. Quality out-of-country medical coverage that is cost-effective and a support system that keeps families informed and engaged from beginning to end are essential.

• Our plans provide insurance coverage for medical expenses incurred abroad – guaranteed issue with no medical underwriting required. They can be a valuable supplement to existing U.S. major medical insurance. Choose from a variety of benefit options, such as coverage for physician visits, hospital room and board, emergency evacuation, or even for a family member to join the traveler overseas in the event of an emergency.

• We arrange for direct billing with medical facilities, whenever possible, to help travelers avoid potentially significant out-of-pocket expenses or cash/credit limit complications should an incident occur.

• Our worldwide network of board-certified medical specialists are on call, around the clock. Medical care isn’t always created equal; that’s why our team of highly qualified professionals stand ready to provide the highest standard of care and communication between travelers, their families, their sponsoring organization, and local physicians should emergencies arise.

Insured Benefits:
• Accidental Death
• Accidental Dismemberment
• Paralysis
• Medical Expense
• Emergency Medical Evacuation
• Repatriation of Remains
• Bedside Benefit
• Attendor Benefit
• Quarantine

Services:
• In-Hospital Indemnity
• Seat Belt
• Air Bag
• Bereavement & Trauma Counseling
• Coma
• Permanent Total Disability
• Severe Burn

AIG in Action: Madagascar

March 2009: With trouble brewing towards a military coup, a security evacuation is initiated by our security specialists — four days ahead of the U.S. government’s warning.
Travel Security Benefits

Terrorism, violent crimes, political upheaval, or natural disasters—today’s increasingly turbulent environment demands security insurance protection that is proactive and robust in flexibility, breadth, and depth of coverage. Our robust coverages, online resources, and multidisciplinary network of security specialists may help meet your travelers’ needs with expediency, expert care, and a focus on cost containment.

• **Our proactive security response** means that we help our clients avoid crises with pre-trip planning and preparation, and we have the experience to respond swiftly should a crisis occur. No government-issued warning is required to trigger an evacuation.* To maximize their safety, insureds can be extracted from their immediate location—instead of having to meet responders at the nearest port of entry.

• **Our evacuation destination options** give travelers the flexibility to choose a return location that works best for them, whether it is back to their host country, their home country, or their school/university or office.

• **Pre-trip or on the ground, we offer 24/7 security support** with more than 400 security specialists who draw from security, police, special forces and military backgrounds. Our specific crisis management response protocols enable us to be ready to respond to security concerns, major incidents or mass casualty events—and dispatch personnel when needed.

**Insured Benefits:**
- Security Evacuation
- War Risk

**Services:**
- Security evacuation assistance with on-the-ground physical response
- Destination-specific security and safety advisories
- Global risk analysis
- Consultant referrals to extract client to safety
- Language translation support and services
- Urgent message relays and alerts
- Confidential storage of personal profile for emergencies
- Up-to-the-minute information on current world situations
- Online access to comprehensive country guides, security tips, and subscriptions for daily news/alerts
- Identity theft assistance

*The determination to conduct a security evacuation is made by our designated team of security consultants that assess safety and well-being of our insureds.

Travel Disruption Benefits

When it comes to travel, plans can take an unexpected detour. Perhaps there’s a family emergency, loss of a job, or the luggage simply didn’t make it to its expected destination. Whatever the case, things happen. Our assistance coordinators are just a phone call away to help with a wide array of travel problems, including lost passports, prescription replacement assistance, and tracking down lost luggage:

• **Our Trip Cancellation, Interruption, Delay or Return Air Benefit** can cover the cost of air fare or other travel arrangements should unexpected emergencies cut plans short, affect a flight, or prevent insureds from taking the trip altogether.

• **We reimburse expenses associated with lost, misdirected, or delayed baggage.** While thousands of checked bags are unfortunately lost every month, we can help you track it down or cover the cost of bags not found.

• **Travelers receive the comfort, care, and attention of our personal assistance coordinators.** While flight delays, unpredictable weather, lost luggage and other travel hassles are an unfortunate reality of travel today, around-the-clock travel counselors are available 24/7 to solve last-minute travel problems or emergencies.

**Insured Benefits:**
- Trip Cancellation
- Trip Interruption
- Trip Delay
- Return Air
- Baggage Delay
- Quarantine
- Baggage Loss/Personal Effects

**Services:**
- Lost baggage search; stolen luggage replacement assistance
- Access to a member-only travel assistance website
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Up-to-the-minute travel delay reports
- Embassy or consulate referral
- Currency conversion or purchase
- Legal referrals/bail bond assistance
- Flight and hotel rebooking
- Rental vehicle booking and vehicle return
- Guaranteed hotel check-in
- Concierge services
- Local activity recommendations
- Wireless device assistance
AIG in Action:

Medical Emergency Abroad*

Susan is accidentally injured while helping build housing structures on her volunteer trip abroad, and adequate medical treatment is not available in her location. Who will help arrange and pay for a medical evacuation?

• **Multilingual Coordination and Medical Dispatch:** A multilingual coordinator at our worldwide assistance center immediately coordinates the dispatch of an emergency physician to Susan’s location to stabilize and monitor her condition.

• **Emergency Communications:** Susan’s family members and the sponsoring humanitarian organization are simultaneously alerted of the emergency and kept in contact on her daily status.

• **Evacuation Arrangements:** The assistance coordinator contacts local facilities within AIG’s global network to coordinate Susan’s safe transport out of the country. Susan is confirmed to be in stable condition, and travel arrangements are made for her to board the next morning’s flight with nurse accompaniment to the United States. Upon arrival, she is readily admitted to a hospital that meets the standards of AIG’s board-certified medical assistance team.

• **Arrangements for a Bedside Visitor:** While Susan is in the hospital, Susan’s mother is flown in to the local city to stay by her side until she is fully recovered to go home.

• **Insurance Coverage with Integrated Claims & Service Coordination:** Throughout the ordeal, AIG’s assistance team and claims center works closely with Susan’s family and the sponsoring humanitarian organization to ensure that they are kept up to date on Susan’s condition and that claims are adjudicated seamlessly according to AIG’s high service level standards.

**Insurance Benefits Triggered:**
- Medical Expense
- Emergency Evacuation
- Bedside Visitor
- Trip Interruption

**Assistance Services Triggered:**
- Multilingual coordination
- Dispatch of doctor or specialist
- Emergency evacuation transportation
- Emergency return travel arrangements
- Arrangements of visitors to bedside of hospitalized insured

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**On-Call, Around the World**
- Over nine million insureds protected and 50+ million insureds have access to our services annually
- 40+ years experience in managing the unique risks associated with travel
- Global command centers on five continents
- Integrated claims and assistance service administration
- Access to over 650,000 medical facilities and professionals
- 100% active, US or UK board-certified medical staff
- 400 security professionals
- 170 languages spoken
- Member-only assistance website and 24/7 phone support

*The scenario summarized above is offered only as an example.*
“The AIG assistance team was absolutely wonderful throughout this ordeal. The arranging of the ambulance was also smooth and efficient. After arriving in Belize at the neurosurgeon’s clinic, I was very appreciative of your arrival shortly thereafter. At moments like that it is great to have someone there to provide direct communication with the company and have the skills and knowledge of how to arrange care and transport quickly and to minimize hassle for us. I will make sure that if I am part of organizing any Alabama trips in the future that your firm will be our service provider.”

– Steven B., Assistant Professor, Ph.D.
University of Alabama