



ACCIDENT & HEALTH Corporate Markets

Offering

Business Travel Accident

- Comprehensive coverage solution with market leading benefits and access to wholly owned assistance provider network
- Designed for clients with domestic and/or international business travel
- May cover individuals for entire trip duration and include emergency assistance services to assist in the event of medical, security, or travel related incidents
- Out of Country Medical, Medical Repatriation and Security/Natural Disaster Evacuation coverage can help organizations satisfy duty of care requirements
- Customized multinational BTA insurance plans are available as a valuable add-on, designed to meet the client's unique preferences

- Where available, coverage can be extended beyond a business trip to cover personal deviations and even 24/7 (business and pleasure) coverage
- Coverage can be extended to spouses and dependent children accompanying an insured on a covered trip as well as guests, consultants, and non-employees where available

Carve out Accidental Death & Dismemberment

- Robust benefit filings provide valuable employee benefits above and beyond Life/AD&D packages
- Simplified administration and ability to include travel assistance services and benefits covering employees and their dependents 24/7
- 24/7 Travel Assistance while traveling virtually anywhere in the world



Industry Focus



TARGET MARKETS - CLIENTS

- Requiring frequent travel, international travel and/or travel to high risk locations
- Requiring a comprehensive solution to cover employees during business travel
- Concerned with emergency medical expenses
- Requiring large travel concentrations or aggregate requirements (e.g., conferences)
- With corporate owned aircraft exposure



KEY OFFERINGS

- AIG Travel Assistance services
- Controlled Master Program structure available
- War Risk Country coverage
- Security Evacuation coverage
- Out-of-Country Accident and Emergency Sickness Medical
- Integrated Travel Assistance website/app

AIG Market Differentiators



AIG Travel

- AIG wholly owns AIG Travel, a provider of travel assistance services worldwide, and since travel assistance is embedded with the BTA program clients have access to end-to-end comprehensive coverage and 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.



Multinational

- AIG is among a select group of carriers with the ability to structure a BTA Controlled Master Program that includes local policies in countries where required by regulation, and where many clients have exposure. AIG utilizes our global coverage network in 215+ countries and jurisdictions to deliver multinational capabilities.



Technology

- Clients are provided access to a dedicated AIG Travel assistance website and mobile app to ensure effective travel risk management. Whether it's prior to travel, during the trip, or after the return home, travelers have convenient access to in-depth travel, security and health information. In addition, clients have the ability to enhance their program through Travel Guard® Travel Tracer Powered by NC4 Risk Center, an online solution for active traveler management.

For costs and complete details of coverage, contact Drew Bambrick at Drew.Bambrick@aig.com.

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