

# **Claims Scenarios**

Whether managing established foreign operations or venturing overseas for the first time, multinational organizations are vulnerable to a variety of risks and situations requiring special care. Following are several examples of claims a multinational company could face:

## A U.S. Student Crisis in the Middle East

During a flare up of violence in the middle east, the insured, which organizes student trips, was forced to evacuate, transport and secure alternative lodging for 400 students.

AIG reimbursed the insured for transportation of the entire group away from the battle zone to a more secure area and arranged lodging accommodations for 24 days. No students were harmed and all returned home safely. AIG paid a full limit total of \$250,000 in CrisisResponse® costs.

## Volunteer Hospitalized in Guatemala

An insured's volunteer fell ill while on a mission in Guatemala.

AIG Travel obtained immediate medical treatment for the volunteer at a local hospital, facilitated communication in local language with the attending physician to ensure a proper medical history was provided and arranged local payment for the hospital. The volunteer was able to recuperate with good medical care and knowledge that the medical expenses were covered by the insured's Travel Accident and Sickness policy.

#### Fire in Australian Facility

A U.S.-based flooring material company suffered a fire at an administrative and distribution facility in Australia. The fire rendered the structure unusable and resulted in total loss of the building contents, including inventory, equipment and furniture, as well as business interruption loss.

The property coverage part of the insured's WorldRisk policy paid \$804,000 to temporarily relocate the client's operations and to restore the original building and contents.

## **Employee Injury in Remote Location**

An insured with operations worldwide had an employee working on a small stove at a location in the Caribbean. The stove exploded, causing second and third degree burns to the employee's arms and face.

Given their remote island location, AIG Travel coordinated airlift transportation for the employee to a hospital in Miami for immediate and ongoing treatment, with coverage under its Foreign Voluntary Compensation policy.

## Visit www.aig.com/worldrisk or contact your local WorldRisk underwriter to learn more.

The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage. American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals portect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig. com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference herein. 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. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may be provided by independent third parties. Certain property-casualty coverages is usupect to underwriting requirements and 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 insurers. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.