

AIG Group Travel Insurance

Corporate travel protection with built in security



We've got you covered.



What if...

- ...I am on a holiday and riots have broken out on the streets
- ...my employee is stuck abroad and a serious natural disaster is set to hit
- ...it's 3am and my son has been attacked abroad
- ...civil unrest has broken out in Indonesia and I need to get my family out

YOU NEVER KNOW WHEN DISASTER MIGHT STRIKE

In recent years, disasters and civil unrest have occurred without any warning. What if your employees were caught in an aftermath and required assistance in a foreign country where you may not necessarily have the local knowledge and contacts to act fast enough to guide them to safety.

WE HAVE A SOLUTION...

When you enrol for AIG Corporate Assist Plan, you now have the option to extend coverage to include AIG Security Assist as additional protection for your employees. Your employees can benefit from the valuable physical response and rescue services as well as phone security assistance when travelling overseas.



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The Solution



PHYSICAL RESPONSE AND RESCUE

Barring a short list of extreme risk countries, an immediate on-the-ground physical response team will be dispatched to rescue your employee and their family members in a life-threatening security situation anywhere in the world. This may include but is not limited to a terrorist attack, weather-related accident, serious crime or kidnap and ransom incidents which would qualify a response from trained security specialist.

With over 400 security trained individuals strategically placed across the globe, you are assured that a specialist is never far away. With AIG Security Assist plan, the cost of evacuation or assistance required to deliver your employees to safety will be covered.

SECURITY ASSISTANCE OVERSEAS WHEN YOU NEED IT

Powered by red24, a London-based leading security company that specializes in providing security advice and response services worldwide. AIG Security Assist plan is only available when you sign up for AIG Corporate Assist.

Sign up now and give the gift of complete travel protection to your employees now!

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In real life

„my enormous appreciation of the immense work and dedication of you and your colleagues in *locating me in Bangkok and overseeing my return to the UK*. It is not an understatement to say that *you certainly saved my life*.

– red24alert member

Missing Person

A red24 member was reported missing in Bangkok whilst on a business trip after he failed to return on the expected date. The call was immediately transferred to the Security Manager, who took the available information and then contacted a red24 security specialist in Bangkok to start immediate investigations on the ground. The member had last been sighted at the airport attempting to depart several weeks earlier; he was apparently turned away because his visa had expired.

A member of the red24 UK security team met up with the specialist, who had already confirmed the event and information with the relevant Embassy and ascertained that both Interpol and the Thai police had been made aware of the disappearance. Bangkok has an estimated population of between 14 – 20 million people, making the trace of a missing person an immense task.

In the initial phase of their investigations, the security specialists:

- questioned colleagues at the member's local workplace
- visited the member's place of abode
- surveyed all local and expat hospitals
- contacted the member's bank

Frequent checks with the Embassy, immigration department and hospitals were maintained throughout the search over several weeks. Throughout the case, the member's family and employee were updated with the latest information and provided with regular briefings on developments, including country intelligence reports and risk assessments.



Article is provided by red24



After an extensive investigation over a period of several weeks, the team ascertained that the member was alive but appeared to be disoriented and had lost a considerable amount of weight, indicating a severe illness. He was later found admitted to a hospital, unconscious, severely ill and with an injury to his head. With the permission of his family, red24 acted immediately to move him to a private hospital by ambulance, where he was placed in intensive care and the medical team took over. The family were so confident in red24 and the security consultants on the case, that over a month later when the member was fit to return home, they requested the security consultant repatriate the member back to his home country and local hospital, where his admission had been arranged.

red24 maintained contact with the member and his family for some time to confirm that he had regained his health and was safe.

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In real life

Civil Unrest

A red24 member is in Jakarta on a business trip to visit a branch of his company. He calls red24 from his hotel room saying that there are rumours that the government has been overthrown by the military and that civil unrest has broken out in the streets. He also added that he thinks he is being watched by a local employee in the branch office of his company, although he hasn't been specifically threatened in any way.

The red24 security team quickly established the actual situation on the streets of Jakarta, and assessed the current stability of the government. In this case, an interview with a radical army general had appeared in an Indonesian regional newspaper the previous day claiming that he had political aspirations; within an hour of the report reaching the news channels, the General had been discharged despite his claims that the interview never happened. As a result, many citizens had taken to the street near the parliament pledging loyalty to the democratic process and the immediate political future of the country was, according to our assessment, stable. Through further analysis and questioning the client further we established that the pro-democracy protests had no relation whatsoever to the client's visit to the country. We verified the latest advice emanating from the relevant Consulate in Jakarta, which tallied with our own assessment. There was, therefore, no immediate need to evacuate the employee to a place of safety. We communicated all of the above to the employee, whose fears seemed to have been allayed. We committed to faxing the employee updates of any related news to his hotel every two hours for the next 12 hours, then calling him again at that point.



Article is provided by red24



Regarding the caller's concerns about one of the local employees allegedly spying on him, we advised him to note down all suspicious activity which had happened during his trip, and to report the matter to his line manager at head office immediately, and in a full written report, when he arrived back in his home country. As he had immediate concerns for his security, we advised the client to:

- Review his own safety in terms of moving between his residence and the work place. Consider hiring a dedicated driver (if not already supplied) from an independent company;
- Review his non-business activities whilst in Jakarta, and only venture out of his hotel when really necessary;
- Ensure his movements were known to senior employees in his home office;
- Carry a mobile phone pre-programmed with emergency numbers, at all times if he is not already doing so;
- Call in to the red24 CRM centre if, having undertaken these steps, he still had concerns for his safety.

Twelve hours later, the same employee called red24 to say a threat had been made by a local employee, that he feared for his life and having liaised with his line manager in his home office, specifically requested on-the-ground support from red24 for the remainder of his stay in Jakarta (3 days). Within 24 hours a security specialist was deployed to Jakarta. The consultant helped to ensure that the employee's final days in Indonesia passed without event and that he was able to achieve his business goals for the trip before arriving back at head office.

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Special Features

In today's global environment, it's comforting to know that you can travel with peace of mind with AIG's comprehensive Group Travel Insurance. Whether you're a frequent flyer or an occasional traveller, this plan offers you an extensive array of benefits that cater to your travel and security protection. When you sign up with our AIG Corporate Assist Plan, the option to have valuable response services in times of crisis anywhere in the world is made available to you with the AIG Security Assist programme.

TRAVEL WITH PEACE OF MIND

AIG Corporate Assist lets you travel the world with ease and assurance with our comprehensive protection product. Read on to find out more about our special extensions.

- Maximum length of each business trip up to 120 days
- Covers personal deviation immediately before and after a business trip **ENHANCED!**
- Covers age up to 80 years
- Automatic Extension of coverage period of up to 30 days due to Hospitalisation/Quarantine
- Home Leave Extension of up to 30 days for expatriates
- Full Terrorism Coverage
- Optional leisure travel coverage*
- FREE leisure travel extension for Directors, Managing Directors, Chairman and President
- Security information and advice online **NEW!**
- Security risk and analysis reports **NEW!**
- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

Read on to find out why the benefits on offer in this combination pack will really take the worry out of travelling. Take advantage of AIG Group Travel Insurance now!



AIG Corporate Assist[®]

Enhanced Features

In our continued efforts to provide value-added services to our clients, special arrangements were initiated to include round the clock security information online powered by red24 – a leading London based security company providing security advice and response services worldwide.



DEDICATED ROUND-THE-CLOCK SECURITY INFORMATION

Online Personal Security Advice

A detailed web resource – with online security advice ranging from stalking to identity theft.

Real-time Country Profiles

Constantly updated online country profiles with information to aid personal security whilst abroad. Security threats, political stability, travel logistics, important contacts and cultural considerations all form part of every profile.

Security Reports Tailored to your Needs

Proactive and reactive safety and security advice written personally for you, specific to your chosen travel destination abroad and for personal or co-family security concerns at home.

REGIONAL - Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand and Vietnam.

INTERNATIONAL - Regional countries and the Rest of the World.

EXCLUDED COUNTRIES - Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

AIG Corporate Assist®

Summary of Benefits		Plan 1 Sum Insured (S\$)	Plan 2 Sum Insured (S\$)	Plan 3 Sum Insured (S\$)		
Section A : Overseas Medical Benefits						
1. Medical & Accidental Dental Expenses Incurred Overseas Covers overseas medical expenses incurred as a result of accident or sickness whilst travelling up to	200,000	300,000	500,000			
2. Return Treatment (max. 45 days) Covers medical expenses incurred for treatment or follow-up treatment in Singapore or place of regular employment up to	7,500	15,000	20,000			
3. Treatment by Traditional Chinese Medicine (TCM) Covers Traditional Chinese Medicine expenses incurred whilst overseas and follow-up treatment in Singapore or place of regular employment up to	750	750	750			
4. Hospital Confinement Benefit Pays S\$200 for every complete day You are hospitalised overseas up to	10,000	10,000	10,000			
5. Double Hospital Confinement Benefit in ICU Pays S\$400 for every complete day You are hospitalised overseas in an Intensive Care Unit up to	16,000	16,000	16,000			
6. Hospital Visitation Pays incidental expenses for the visit of up to two friends or relatives if You require hospitalisation for more than 5 days whilst overseas up to	5,000	8,000	10,000			
7. Emergency Telephone Charges Reimbursement of mobile telephone charges for medical-related services in contacting American International Assistance Services (AIAS) up to	200	200	200			
Section B : Evacuation & Repatriation Benefits						
8. Emergency Medical Evacuation Covers all American International Assistance Services (AIAS) Emergency Medical Evacuation expenses up to	As Charged	As Charged	As Charged			
9. Repatriation Expenses Covers all AIAS expenses incurred in returning Your mortal remains to Singapore up to	As Charged	As Charged	As Charged			
10. Direct Repatriation Expenses Covers all AIAS expenses incurred in returning Your mortal remains to Your home country up to	As Charged	As Charged	As Charged			
11. Compassionate Visit Pays for the incidental expenses of sending two relatives or friends if assistance is required for the repatriation arrangements of Your mortal remains up to	5,000	8,000	10,000			
Section C : Personal and Accident Benefits						
12. Accidental Death & Permanent Disablement Covers You in the event of Accidental Death and Disablement	200,000	300,000	500,000			
13. Accidental Death & Permanent Disablement due to War NEW! (not applicable to Ad-Hoc Plan)	10,000	15,000	25,000			
14. Accidental Burns Benefit Covers You for serious burns in the event of an accident	200,000	300,000	500,000			
15. Fracture Benefit Pays for fractures suffered in an accident	3,000	3,000	3,000			
16. Compassionate Death Allowance Pays a lump sum allowance in the event the You suffer loss of life due to an accident	5,000	5,000	5,000			
17. Child Education Fund Pays a lump sum education fund in the event You suffer loss of life due to an accident	25,000	25,000	25,000			
Section D : Round-the-clock security information powered by red24						
18. Online security information and advice ENHANCED! Web resource with online security advice, country profiles and safety and security advice for members						
Annual Premium for Basic Coverage (Section A-D)	Plan 1		Plan 2		Plan 3	
	Business	Incl. Leisure*	Business	Incl. Leisure*	Business	Incl. Leisure*
Per Person (Regional)	135	183	175	237	235	318
Per Person (International)	165	223	220	297	295	399

Section E : Travel Inconvenience Benefits	Plan 1	Plan 2	Plan 3
19. Trip Cancellation Expenses Covers loss of irredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure up to	5,000	8,000	10,000
20. Trip Curtailment and Rearrangement Expenses ENHANCED! Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip up to	5,000	8,000	10,000
21. Travel Delay including Bomb Threat ENHANCED! Pays S\$200 for each 6 full consecutive hours of delay whilst overseas or in Singapore up to	1,000	1,000	1,000
22. Flight Diversion NEW! Pays S\$100 for each 6 full consecutive hours if Your flight has been diverted to another destination whilst overseas due to adverse weather conditions, bomb threat and other insured perils up to	1,000	1,000	1,000
23. Flight Overbooking NEW! Pays S\$100 in the event You fail to board the scheduled flight due to overbooking although You have a confirmed reservation from the airline up to	100	100	100
24. Travel Misconnection Covers expenses incurred as a result of misconnection scheduled conveyance for at least 6 consecutive hours up to	1,000	1,000	1,000
25. Baggage Delay Pays S\$200 for each full 6 consecutive hours that Your baggage is delayed whilst overseas or upon arrival in Singapore up to	1,000	1,000	1,000
26. Damage or Loss of Personal Baggage Covers loss or damage to baggage, clothing, personal effects & golfing equipment (Max. S\$1000 for any one article or pair or set of article) up to	5,000	5,000	5,000
27. Damage or Loss of Portable Business Equipment Covers loss or damage to Mobile phones, Laptop Computers, Personal Digital Assistants (PDAs) (Max. S\$1000 for any one article or pair or set of article) up to	2,000	2,000	2,000
28. Loss of Travel Documents & Money including Credit Card Fraud Pays Your travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents up to	2,000	2,000	2,000
29. Hijack Pays S\$500 for each complete day You are delayed due to an act of hijacking up to	5,000	5,000	5,000

Section F : Other Benefits	Plan 1	Plan 2	Plan 3
30. Staff Replacement Benefits Pays the cost of sending out a replacement employee to continue the business, in the event You suffer disability up to	5,000	5,000	5,000
31. Credit Card Indemnity Pays the outstanding credit card expenses incurred during the trip in the event of a fatal accident or permanent total disablement up to	5,000	5,000	5,000
32. Legal Fees Pays the legal costs and expenses incurred as a result of dealing with claims for compensation against a third party causing Your Accidental Death or Permanent Disablement during the Overseas Trip up to	15,000	15,000	15,000
33. Bail Bond Facility Provides assistance in arranging a bail bond if You are being arrested following a road accident whilst overseas up to	15,000	15,000	15,000
34. Personal Liability Covers You against liability to third parties for accidental death or injury or accidental loss or damage to their property caused by Your negligence up to	500,000	1,000,000	1,000,000

Annual Premium for Comprehensive Coverage (Section A-F)	Plan 1		Plan 2		Plan 3	
	Business	Incl. Leisure*	Business	Incl. Leisure*	Business	Incl. Leisure*
Per Person (Regional)	173	233	206	278	280	378
Per Person (International)	247	333	294	397	373	504

Optional Benefit	Annual Premium (S\$)
AIG Security Assist NEW! Worldwide personal security advice and response services For more information, please see overleaf	420 per person

Ad-Hoc Rate Table *This plan is specially designed for the occasional traveller and we allow pre-paid trips in advance. (BENEFITS SECTION A-F IS APPLICABLE TO PLAN 2 ONLY)*

REGIONAL		INTERNATIONAL	
1-7 days	S\$ 25	1-5 days	S\$ 45
8-15 days	S\$ 55	6-10 days	S\$ 100
16-21 days	S\$ 90	11-15 days	S\$ 160
Thereafter every 5 days	S\$ 25	Thereafter every 5 days	S\$ 45

How does the Ad-hoc plan work?

- A minimum of 2 annual travellers are required under the annual plan.
- You will be charged a minimum fee of S\$300 (non-refundable) for the ad-hoc plan with a draw down of subsequent trip activations. When the minimum fee is fully utilised, each subsequent trip thereafter will only be billed at policy expiry.
- 5 ad-hoc travel cards will be issued.

American International Group, Inc. (AIG), a world leader in insurance and financial services, is the leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In addition, AIG companies are leading providers of retirement services, financial services and asset management around the world. AIG's common stock is listed on the New York Stock Exchange, as well as the stock exchanges in Ireland and Tokyo.

Important Notice:

This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to the insurance apply. Please refer to the policy for the applicable terms, conditions and exclusions. No insurance is in-force until this application is accepted by the Company in accordance to terms and conditions.

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 **American Home Assurance Company**

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LOH LENG NGAH

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