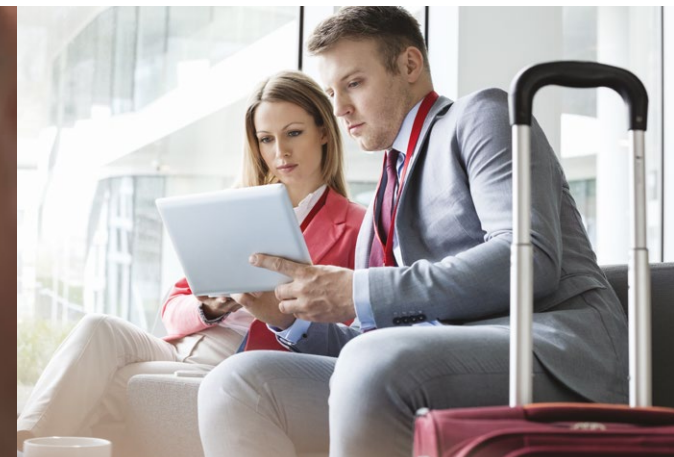




# LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

## We've got your back



# What's Inside

[Click here](#)

This marketing material is intended for insurance brokers and other insurance professionals for their information. For full terms, conditions and benefits related to AIG products, please refer to the policy and associated documents.

For full pdf features, please view in Adobe Acrobat.



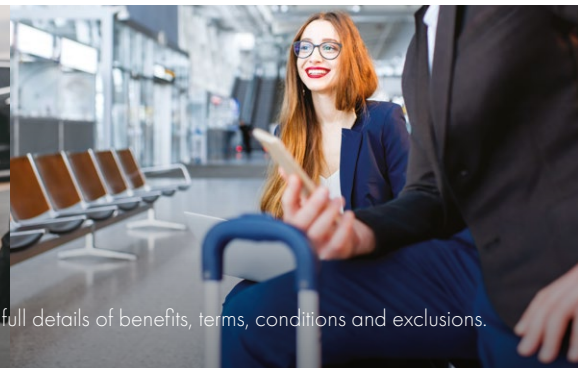
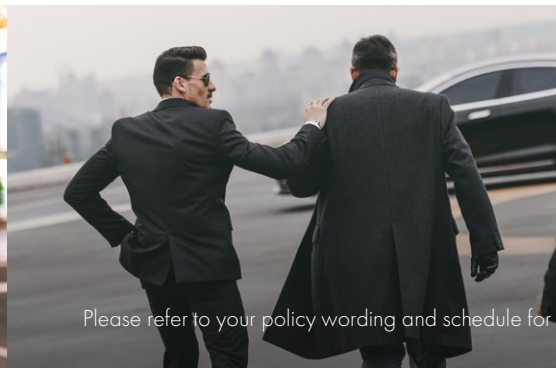
# LifelinePlus

Group Personal Accident & Travel + Crisis Insurance

Lifeline Plus protects a business's people after serious work related injuries and against a host of travel emergencies while they're away on business.

Have a look through this summary of the insurance protection and range of services that Lifeline Plus has to offer.

This booklet provides a high-level overview of some of the coverage options available under Lifeline Plus. Conditions, exclusions and limits apply to all benefits. Please refer to your insurance broker or the policy wording and schedule for further details of cover and terms and conditions.



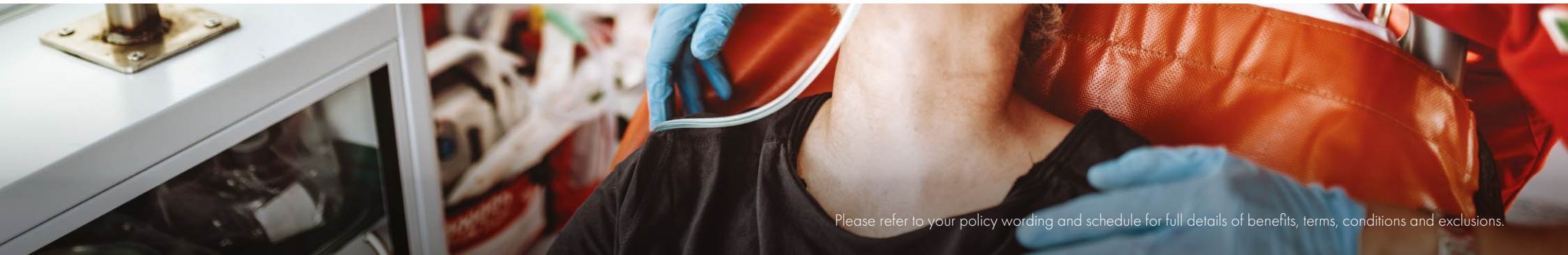
Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

# Serious Injury and Accident Help



Serious Injury and  
Accident Help

When a serious work-related injury occurs, our specialist claims teams are on hand to help. We handle thousands of accidental injuries a year, making lump-sum payments for life-changing injury claims, weekly payments for temporary injuries claims when employees are unable to work as well as a wide range of additional supporting payments. Of course, there are exclusions and limits, all set out in the policy document and schedule.

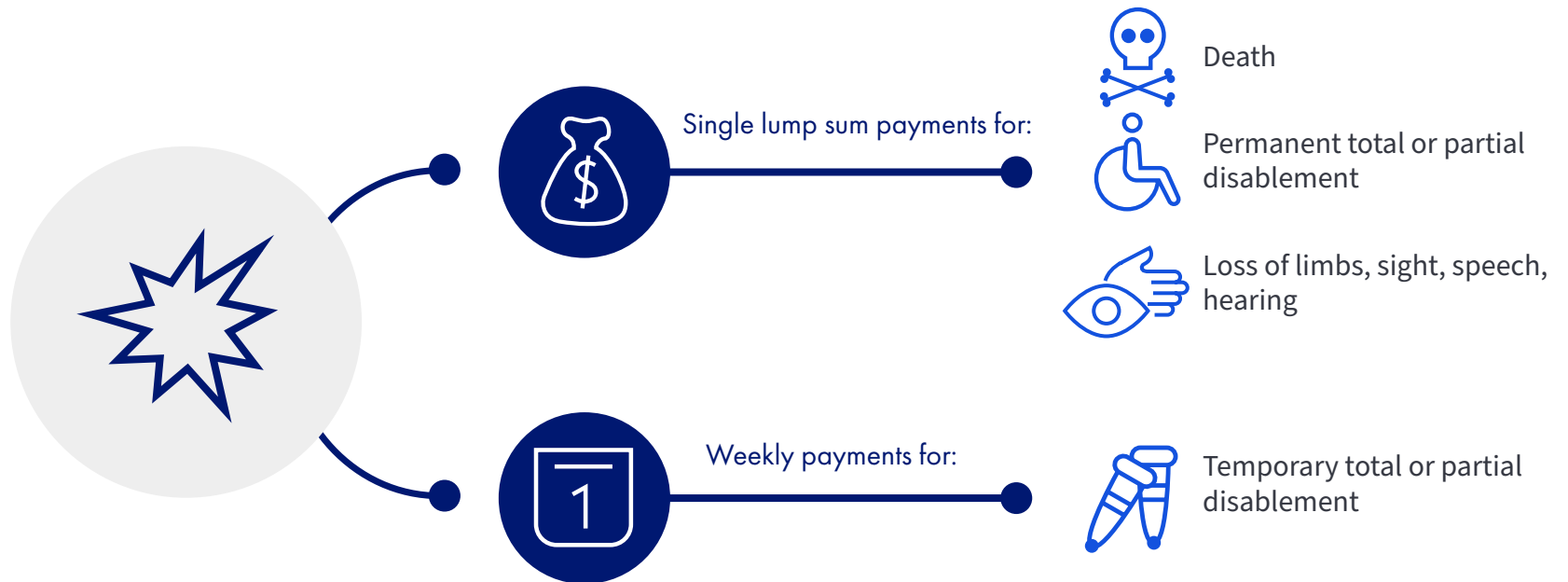


Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

# If the Worst Happens

Despite the best precautions, serious accidents still happen, with devastating impact on individuals and their families.

Lifeline Plus can deliver rapid lump sum payments\* for fatal, serious and permanent injuries and regular weekly payments after temporary ones. AIG offers a range of cover options, from accidents while you are at work to covering accidents that happen at any time.



\* All claims subject to exclusions and limits. See policy and schedule for full details and amounts of benefits.

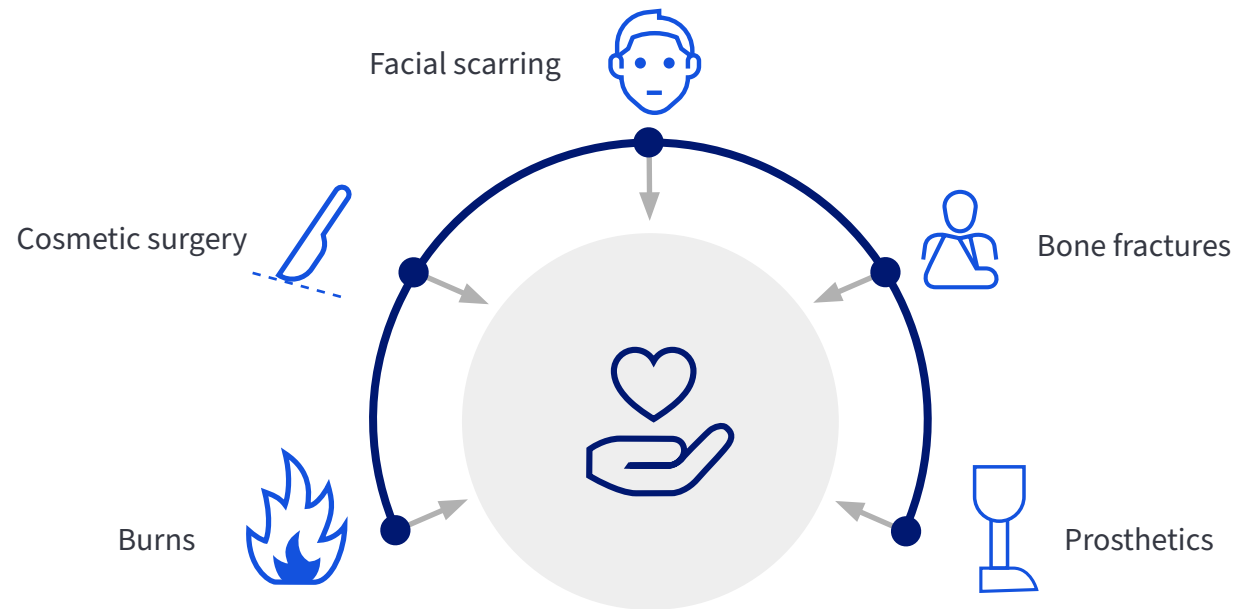
Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



# Extra Help

In addition to lump sum benefits and the weekly benefits available, Lifeline Plus takes a holistic approach to help lessen the impact on accident victims.

Our policy provides a range of payments for burns, recommended cosmetic surgery, facial scarring, bone fractures and prosthetics.



Serious Injury and Accident Help



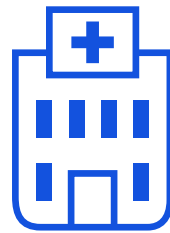
# Lightening the Load



Serious Injury and  
Accident Help

The psychological impact of physical trauma can be enormous.

Lifeline Plus helps lighten the load with a range of financial benefits, such as funding hospital visits for friends and family, or the engagement of professionals, such as financial planners and counsellors, to alleviate some of the worries that can weigh heavily during hospitalisation and recovery.



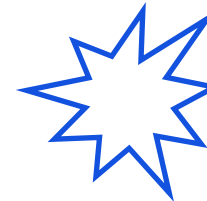
Hospital visit  
expenses



Independent  
financial advice



Psychological  
counselling



Terrorism  
PTSD



Lifesaver  
recognition

**WE'VE GOT YOUR  
BACK SPOTLIGHT:**



# Road to Recovery and Transition

The road to recovery can be long and challenging after a serious accident.

Lifeline Plus can pay towards in-home assistance, chauffeur services and home or workplace alterations after life-changing injuries, that have been the subject of a successful claim, to help the adjustment to a new life.



Domestic help



Chauffer services



Home and workplace alterations

**WE'VE GOT YOUR BACK SPOTLIGHT:**

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



# Help with the Bills

The financial burden on individuals, families and employers can be huge after a serious or mortal injury. Bills and costs can accumulate, adding an extra dimension of worry for victims and their families.

Knowing that additional cover is there to help with these expenses could make a traumatic event more manageable.



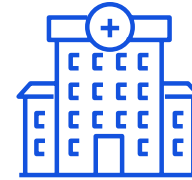
Recruitment costs



Childcare expenses



Coma payments



Hospitalisation



Dependent children



Executor expenses



Retraining expenses



Funeral expenses



Temporary personnel costs



Injury to visitors to business premises

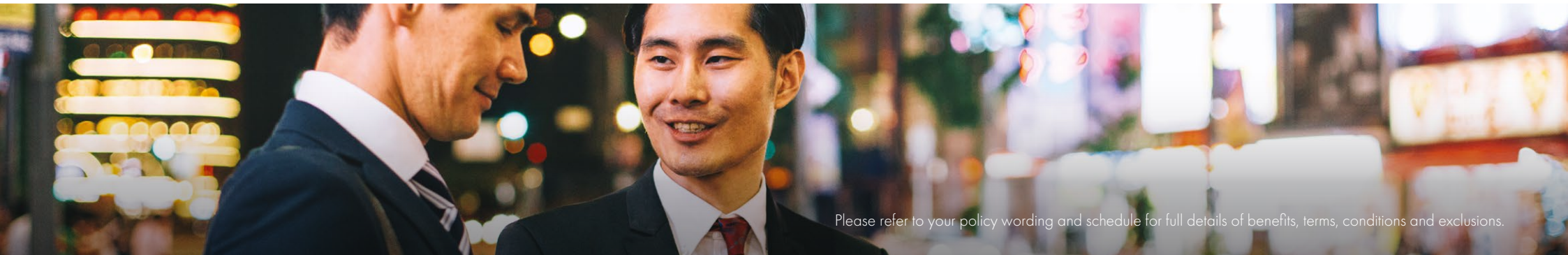
# Have a Safe Trip

Lifeline Plus Assistance, with its worldwide network of travel, medical and security specialists, provides a wealth of services to help keep travelling employees comfortable, informed and safe wherever they're going. Whether it's concierge services to arrange concert tickets and business gifts, help locating lost luggage at the airport or even travel security awareness training in preparation for an upcoming trip – our team is on hand 24/7 to help.

In addition, Lifeline Plus can be upgraded with extended crisis cover, providing an advisory service designed to help you deal with an increased range of threats.



Have a Safe Trip





# Assistance

Lifeline Plus Assistance offers an array of travel assistance services – anything from booking flights, arranging emergency cash transfers, translation support to help locating lost luggage.

Our concierge service also provides a direct line to a team of caring professionals to support you while abroad. Whether you need help choosing a family gift, arranging concert tickets or information whilst in an unfamiliar environment, they are available to offer assistance while you're on a business trip.



24/7 Global Assistance  
and Concierge

Tailoring travel  
assistance services  
to meet our clients'  
unique needs

- e.g.
- Flight, hotel re-bookings
  - Emergency return travel arrangements
  - Hotel check-in support
  - Lost baggage and travel docs assistance
  - Cash transfer assistance
  - Telephone interpretation assistance
  - Message relay to family or business
  - Restaurant referrals and reservations
  - Event ticketing
  - Floral services
  - Local concert, club, movie listings
  - Find, wrap and delivery of gifts
  - Special occasion/appointment reminders



# Travel Assistance App

Because you're covered by Lifeline Plus you can access many of its security intelligence and assistance services directly on your mobile phone, via the AIG Travel Assistance App.

To download the app onto your iPhone or Android visit the App store or Google play – you'll simply need your Lifeline Plus policy number to register.

Quick call Help button for travel, medical and security emergencies



Insurance certificate



Travel alerts



Security awareness training



Worldwide city guides & country reports



Claims notification tool



Geo-fenced check-in tool



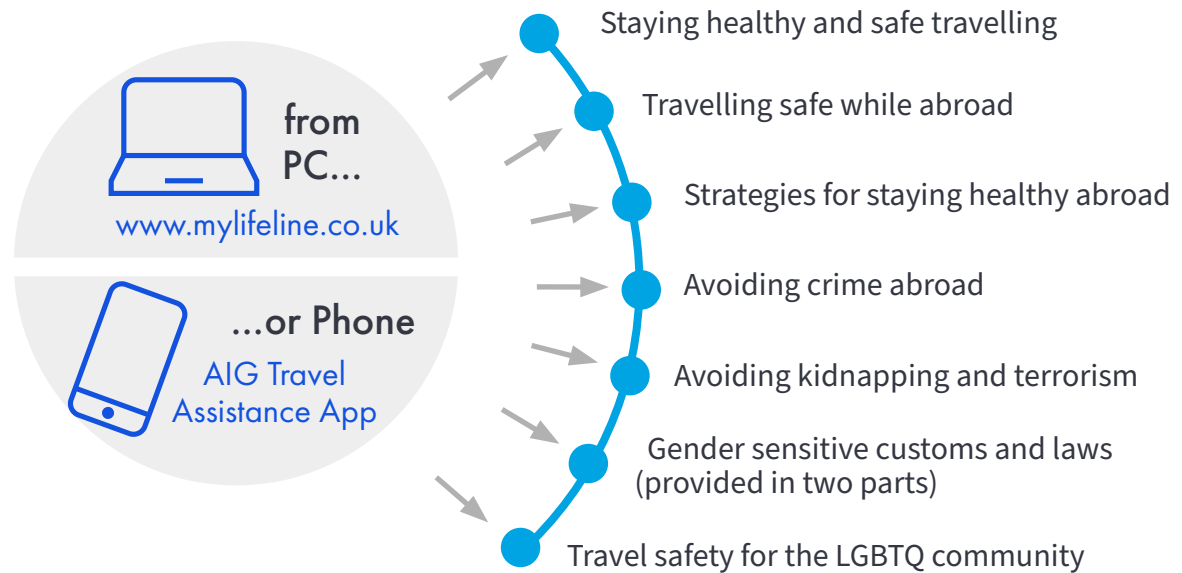


# Security Awareness Training



Travelling can hold hidden dangers and Lifeline Plus provides a suite of eLearning modules that can help your employees be aware, organised and prepared business travellers.

The training modules are simple to access via the MyLifeline.co.uk website or mobile app. There are eight tests, and it takes approximately two hours to complete them all. It is also possible to monitor completion rates, which will help to demonstrate that you are meeting your duty-of-care obligations.





# Intelligence

 Have a Safe Trip

With Lifeline Plus Assistance, you have 24/7 access to up-to-the minute global travel security information.

A team of security analysts monitor global incidents around the clock and update the Travel Assistance website and mobile app with details of political uprisings, military actions, terrorist attacks, natural catastrophes and diseases in real time – keeping you and your employees informed and prepared wherever you’re going.





# Crisis Plus Extension (Optional)



Have a Safe Trip

To protect against a growing number of global security threats, the optional Crisis Plus extension covers a range of potential crisis events.

It provides an advisory service, with real-time support from response consultants, who can deploy to an incident location if required. You can also access consultancy support for a wide range of potential crisis events, even if they haven't occurred yet.

## Criminal risk events



Abduction



Assault



Blackmail



Bribe Demand



Disappearance



Hostage Crisis



Stalking Event



Suspicious Death



Workplace Violence

## Terrorism and political violence events



Act of Terrorism



Civil Commotion



Civil War



Coup D'etat



Insurrection



Malicious Damage



Radicalisation



Revolution



Riot



War

## Catastrophic risk events



Environmental Disaster



Epidemic



Manmade Disaster



Damaging Natural Disaster



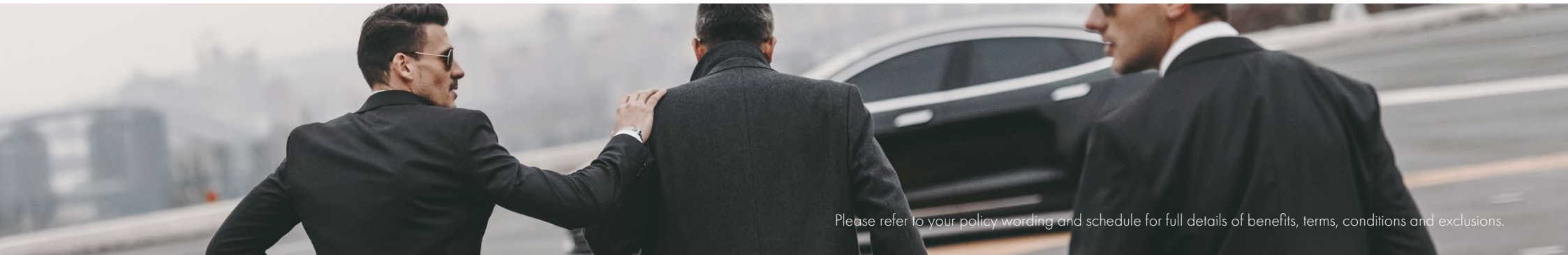
Pandemic

# If You Run into Trouble

Should events on a business trip take a turn for the worse then your people are in safe hands. Whether they need support on the ground or to get out quickly, Lifeline Plus Assistance has global evacuation expertise and rapid crisis response capabilities (which can be upgraded with our Crisis Plus extension to cover an increased range of threats). Expert medical support is also available 24/7. What's more our concierge claims service aims to settle baggage and money claims in under 15 minutes over the phone.



If You Run into Trouble



Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



# One Travel Assistance Number

Whether it's a lost bag, a broken arm or a security outbreak, we make it fast and easy for you to get through to us.

Our single worldwide travel assistance number puts you through to one of our strategic global assistance centres. Whether it's a travel, medical or security issue, our team will be there to offer help and support 24/7 – and draw-in specialist expertise when required.

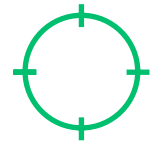


In case of a medical, travel or security emergency

**call: +44 (0) 1273 552 922**



If You Run into Trouble



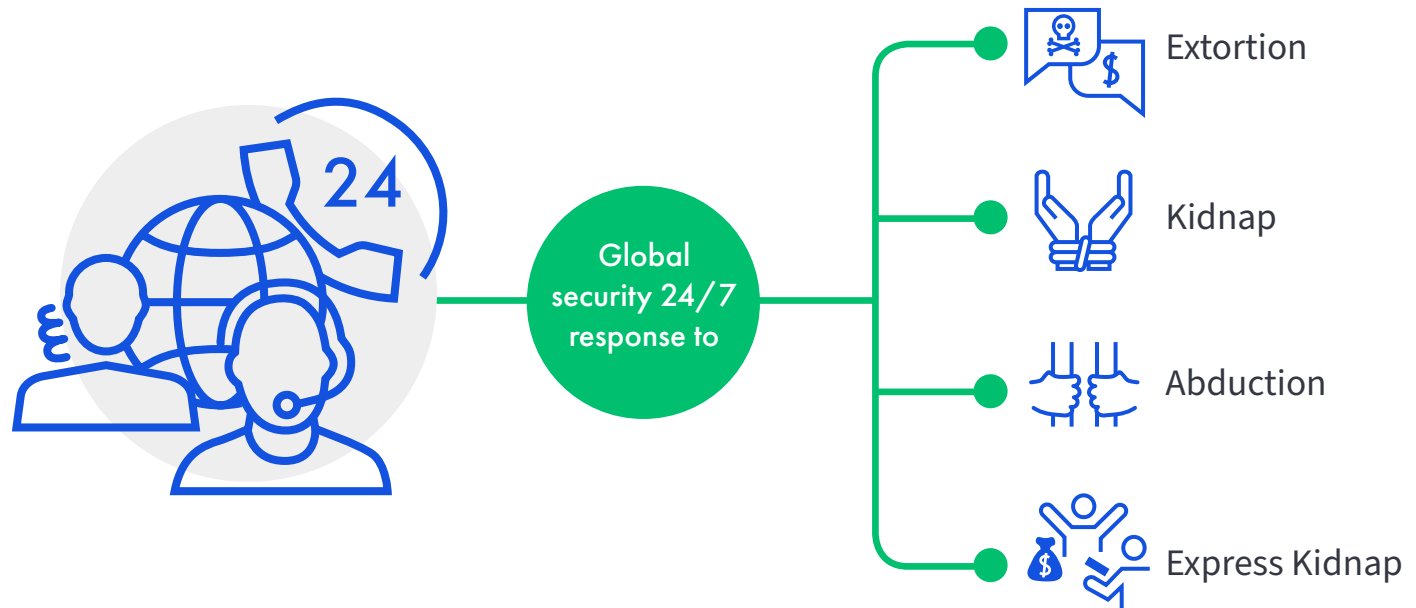
# Kidnap and Ransom



If You Run into Trouble

Lifeline Plus automatically includes expert security response support for alleged, threatened or actual kidnapping, including short-term 'express' kidnappings, detentions (by government authorities for instance) and extortion events.

You're covered worldwide, with the only excluded countries being Afghanistan, Iraq, Libya, Somalia, Syria, Yemen.\*

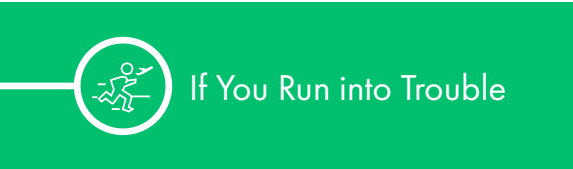


\* Talk to your insurance broker about purchasing a full Crisis Solutions (Kidnap and Ransom) policy that may provide cover for these named countries subject to sanctions approval.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



# Crisis Plus Extension (Optional)



To protect against a growing number of global security threats, the optional Crisis Plus extension covers a range of potential crisis events.

It provides an advisory service, with real-time support from response consultants, who can deploy to an incident location if required. You can also access consultancy support for a wide range of potential crisis events, even if they haven't occurred yet.






## Criminal risk events

-   
Abduction
-   
Assault
-   
Blackmail
-   
Bribe Demand
-   
Disappearance
-   
Hostage Crisis
-   
Stalking Event
-   
Suspicious Death
-   
Workplace Violence

## Terrorism and political violence events

-   
Act of Terrorism
-   
Civil Commotion
-   
Civil War
-   
Coup D'etat
-   
Insurrection
-   
Malicious Damage
-   
Radicalisation
-   
Revolution
-   
Riot
-   
War

## Catastrophic risk events

-   
Environmental Disaster
-   
Epidemic
-   
Manmade Disaster
-   
Damaging Natural Disaster
-   
Pandemic

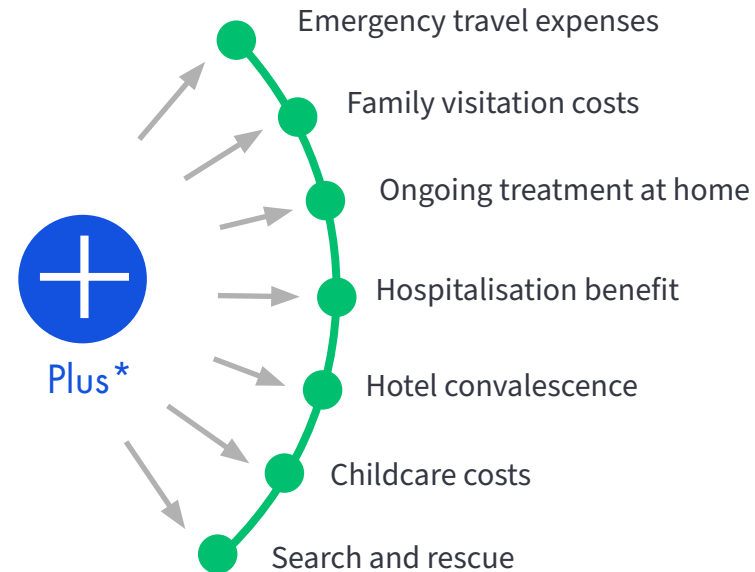
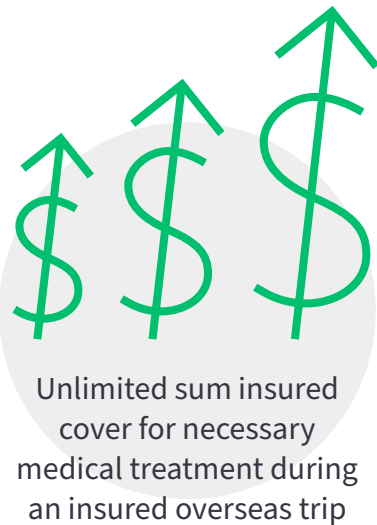


# Medical Emergency

If You Run into Trouble

Our global medical team has helped hundreds of thousands of people who have suffered medical emergencies whilst travelling.

Lifeline Plus not only takes care of medical expenses and other emergency costs, but also helps reduce the impact of the emergency; from enabling the patient’s family to be by their side in an overseas hospital through to travel expenses to return home.



\*Additional benefits are not unlimited. Refer to your policy for benefit details.

**WE’VE GOT YOUR  
BACK SPOTLIGHT:**

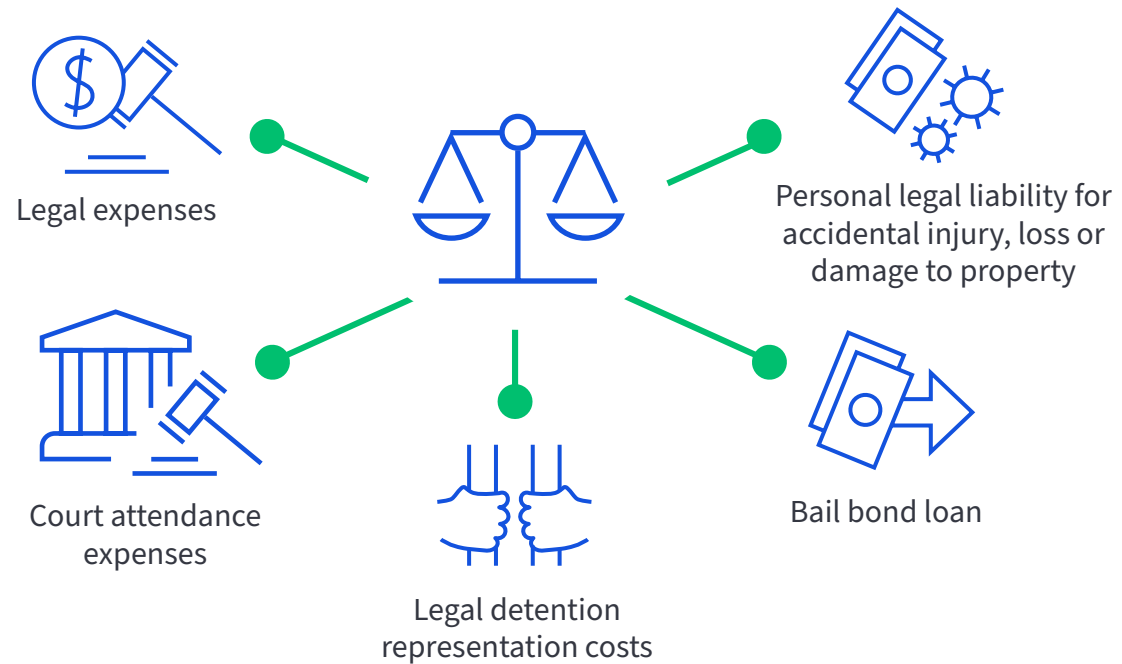


# Legal Problems

If You Run into Trouble

Run-ins with the law while abroad may be a rarity for business travellers, but we know that some have found themselves in court defending physical injury claims in countries with far more litigious environments than our own. The personal liabilities and the damages awarded can be substantial.


Lifeline Plus covers the costs of defending and protecting travellers should they find themselves in court – as well as sourcing recommended local legal representation.



**WE'VE GOT YOUR  
BACK SPOTLIGHT:**

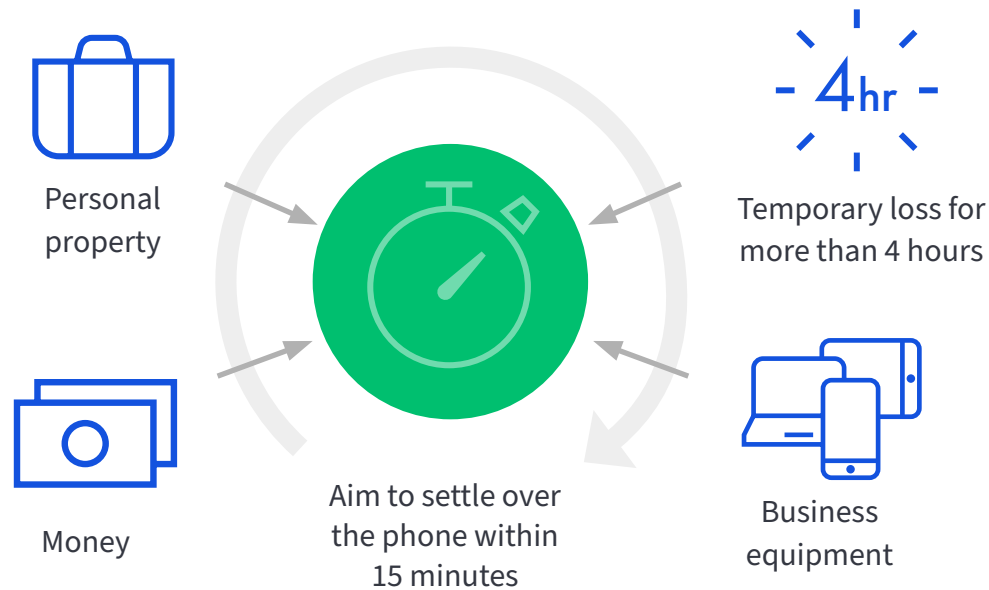


# Baggage

 If You Run into Trouble

Losing or damaging personal property while on the move can be inconvenient and expensive.

With Lifeline Plus, business travellers' personal property and business equipment are covered. We aim to make a decision on the settlement of claims for baggage and money losses within 15 minutes over the phone. Refer to the Lifeline Plus Policy Wording for maximum payment amounts and full terms and conditions.



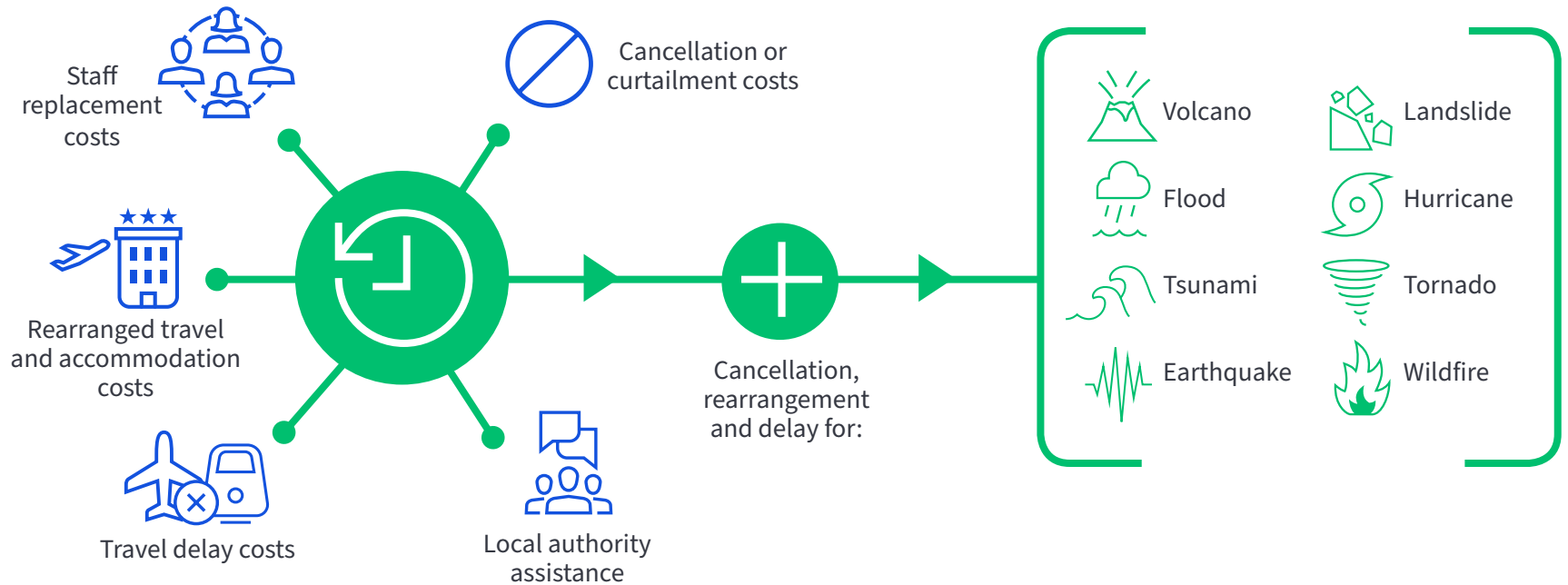
**WE'VE GOT YOUR  
BACK SPOTLIGHT:**

# Travel Disruption

If You Run into Trouble

Even the best laid plans can be disrupted. If a trip is cancelled, cut short or rearranged because of circumstances outside an individual's control, this could leave a traveller or their organisation significantly out of pocket.


Lifeline Plus provides cover for expenses due to a travel disruption that have been paid, or are due to be paid under a contract and cannot be recovered.



**WE'VE GOT YOUR BACK SPOTLIGHT:**



# Evacuation

 If You Run into Trouble

Sometimes political or climatic conditions may deteriorate to the point where you need to be evacuated out of a country.

Lifeline Plus covers evacuation costs on the recommendation of local authorities because of political instability or natural disaster (volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire).



Political instability



Volcano



Flood



Tsunami



Earthquake



Landslide



Hurricane



Tornado



Wildfire



# “We’ve Got Your Back” Tools & Services

We’re always looking to evolve the protection we give our Lifeline Plus clients. Our Travel Assistance app recently added a new geo-fenced check-in feature (enabling travellers to let selected contacts know they have arrived safely) and a claim notification tool. The Virtual Medical Care service we’ve arranged provides employees (and their immediate families\*) with GP Consultations and Expert Case Management should they need it. Lifeline Plus even helps protect our clients’ reputation in the event of a crisis or bad publicity in connection with a potential personal accident or travel claim.



“We’ve Got Your Back”  
Tools and Services

\*Partners and children (aged under 18 or aged under 23 if in full-time education).

Virtual Medical Care is provide by a third party company. Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



# Travel Assistance App

Because you're covered by Lifeline Plus you can access many of its security intelligence and assistance services directly on your mobile phone, via the AIG Travel Assistance App.

To download the app onto your iPhone or Android visit the App store or Google play – you'll simply need your Lifeline Plus policy number to register.

Quick call Help button for travel, medical and security emergencies



Insurance certificate



Travel alerts



Security awareness training



Worldwide city guides & country reports



Claims notification tool



Geo-fenced check-in tool



"We've Got Your Back"  
Tools and Services



# Virtual Medical Care: Expert Case Management

Expert Case Management enables individuals to access medical specialists for a second medical opinion. This could be any review of an existing diagnosis or proposed treatment plan. Expert Case Management provides reassurance that a treatment plan reflects the latest best practice and clinical evidence.

When this service is requested, individuals will have an in-depth consultation with an experienced GP case manager. A detailed case summary will then be compiled and sent to a leading specialty-matched expert in the UK or abroad for their expert medical opinion.



Virtual Medical Care is provide by a third party company.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.



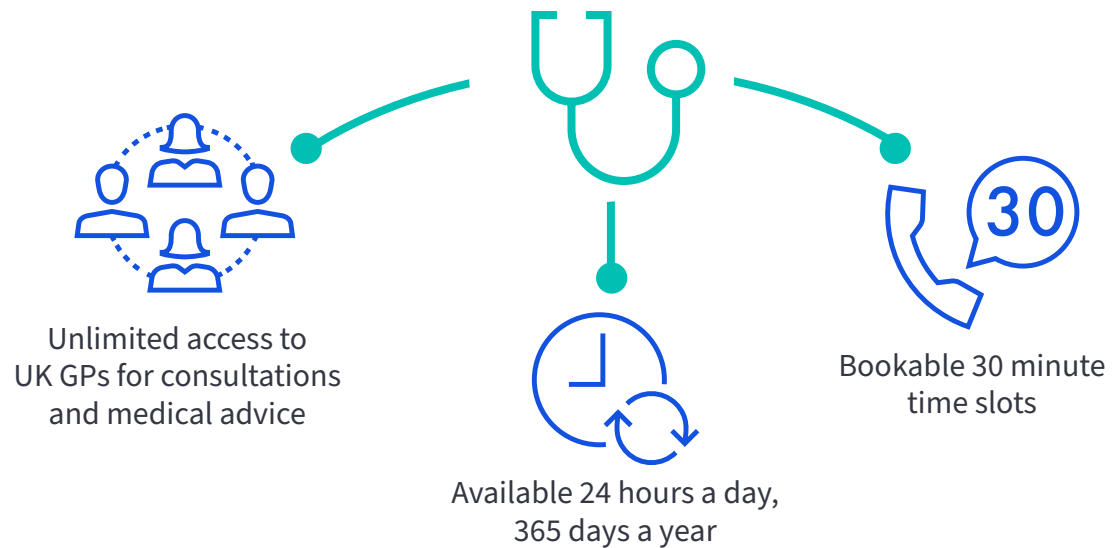
"We've Got Your Back"  
Tools and Services



# Virtual Medical Care: GP Consultation


The GP Consultation service allows individuals to discuss and resolve health concerns with General Medical Council (GMC) licensed UK GPs at a time that suits them.

GP consultations can be accessed via a website, an app or over the phone, with the benefit of app-based consultations allowing for video consultations. As part of the consultation process, individuals can share images or upload medical documentation to the secure web portal before the consultation. If required, onward specialist referrals are available via the Expert Case Management service or by open private referral.



Virtual Medical Care is provide by a third party company.

Please refer to your policy wording and schedule for full details of benefits, terms, conditions and exclusions.

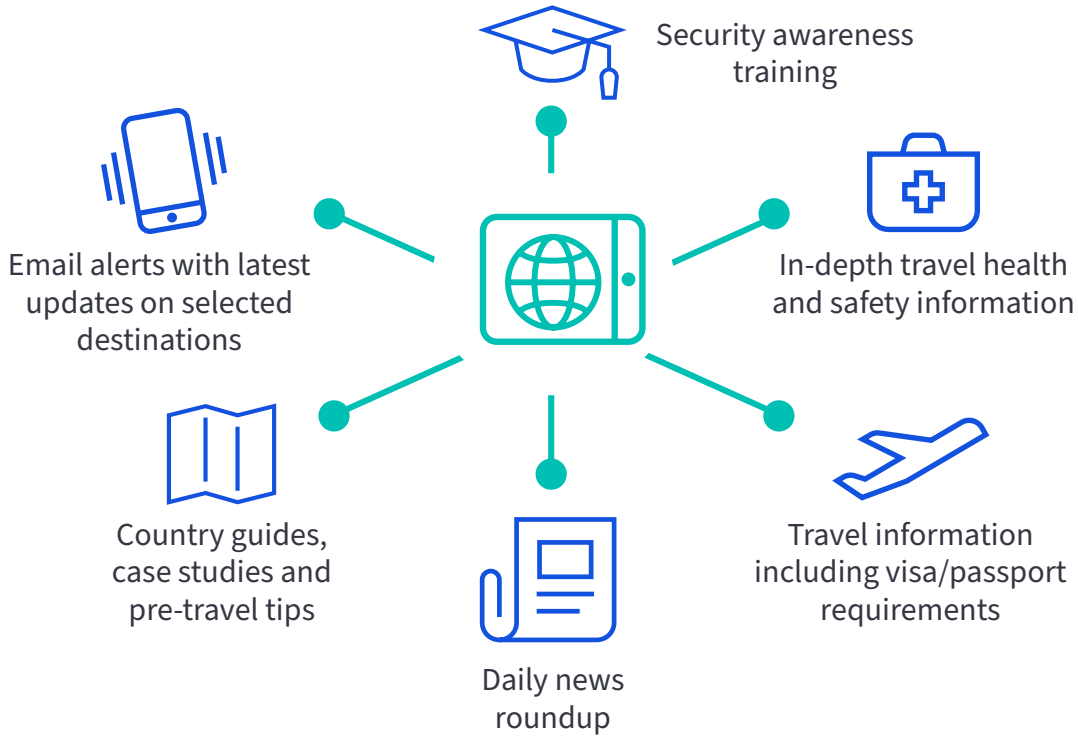
 "We've Got Your Back"  
Tools and Services




# MyLifeline.co.uk

Travellers also have convenient access to our tools and resources via our travel assistance website, [www.mylifeline.co.uk](http://www.mylifeline.co.uk).

Many of the services available through the website are also available via the Travel Assistance App, ensuring that travellers always have access to the support and guidance they need, when they need it.



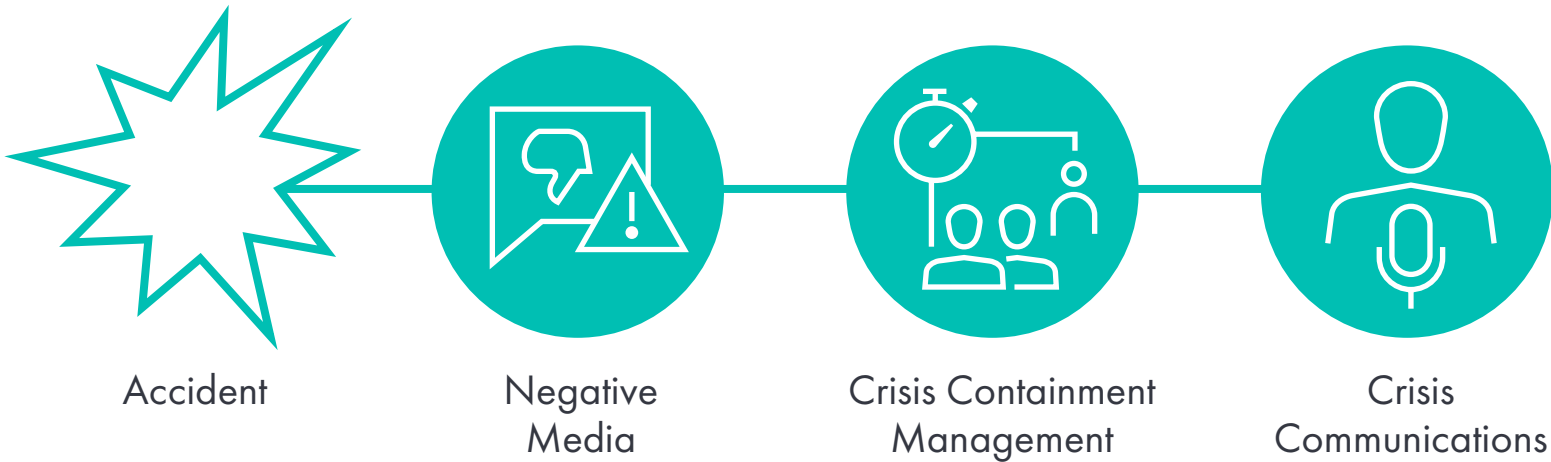
 "We've Got Your Back"  
Tools and Services



# Crisis Containment Management

When an employee suffers an accident or is caught up in an incident abroad, it has the potential to generate negative media attention. Although supporting the individual involved is always the priority, knowing how to respond to and manage a crisis can be crucial in order to contain the impact to an organisation's reputation.

Lifeline Plus covers the costs in appointing consultants to manage a crisis which may result in financial loss to the business or adverse publicity in connection with a potential personal accident or travel claim. Limitations apply.



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**LONDON**  
58 Fenchurch Street  
London EC3M 4AB  
Tel: 020 7954 7000

**BIRMINGHAM**  
Embassy House,  
60 Church Street  
Birmingham B3 2DJ  
Tel: 0121 236 9471

**CROYDON**  
69 Park Lane, Croydon,  
Surrey CR0 1JB  
Tel: 020 8681 2556

**GLASGOW**  
2nd Floor, Sutherland House  
149 St Vincent Street  
Glasgow G2 5NW  
Tel: 0141 303 4400

**MANCHESTER**  
4th Floor, 201 Deansgate  
Manchester M3 3NW  
Tel: 0161 832 8521

[www.aig.co.uk](http://www.aig.co.uk)

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Virtual Medical Care is provided by Teladoc Health UK LTD, a company registered in England: company number 05739281 and having its registered office at Aspect House Floor 5, 84-87 Queens Road, Brighton, England, BN1 3XE. Users of Virtual Medical Care who are insured under insurance products with American International Group UK Limited (AIG UK) and its affiliates should be aware that AIG UK does not provide and is not responsible for Virtual Medical Care. To the fullest extent permitted by law AIG UK and its affiliates therefore excludes any and all liability for the contents of Virtual Medical Care, including any errors, omissions or inaccuracy of the content of Virtual Medical Care or any third party websites linked to Virtual Medical Care. AIG UK does not endorse any third party websites. AIG UK cannot accept responsibility for any advice given, or information or assistance provided through Virtual Medical Care. AIG UK and Teladoc Health are distinct and independent personal data controllers.

All telephone calls to numbers shown in this brochure may be recorded for training or quality monitoring purposes.

All of the emergency and assistance services described are subject to the policy cover. Please refer to your policy wording for full details of benefits, terms, conditions and exclusions.

Service providers: Non-insurance benefits which are provided through third-party travel assistance partners, offer traveller assistance through coordination, negotiation, and consultation using an extensive network of worldwide third-party partners. Expenses for goods and services provided by third party partners are the responsibility of the traveller. Whilst American International Group UK Limited takes every care in selecting business partners to provide the assistance services described in this brochure, American International Group UK Limited cannot accept responsibility for any advice given, or information or assistance provided.

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