

An aerial photograph of a kayaker in a yellow and red kayak navigating a turbulent section of a river with white water rapids. The water is a vibrant turquoise color, and large grey rocks are visible on the left side of the frame.

Product Playbook

Corporate First  
Group Personal Accident  
and Group Business Travel

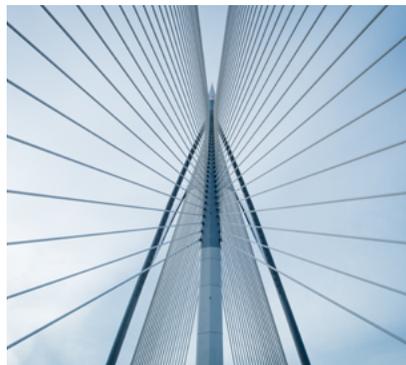
# Overview

With AIG's Accident & Health (A&H) capabilities, you get far more than standard Group Personal Accident and Group Business Travel cover for your clients – you get a proactive partner that provides strong value propositions, enabling you to provide additional value to your clients.



## Capabilities

We offer **Multinational Solutions Expertise** combined with deep local knowledge, in order to develop and provide flexible programmes for you.



## Collaboration

We provide you with **direct access to experienced underwriters** that will enable you to receive quotations within 48 hours\*.

*\*upon receipt of all required documents*



## Commitment

We are committed to providing you with **up to 44 customisable extension options** so that you can provide tailored insurance solutions to your clients.



## Revenue

Our solutions will enable you to penetrate new market segments and gain a competitive edge by leveraging our expertise. This will help you **grow your revenue.**



## Comprehensive Solutions

We provide your clients with **access to extensive protection options** as part of our Group Personal Accident and Group Business Travel offering, ensuring that your clients' diverse needs are met.



# Introducing Corporate First

AIG offers innovative insurance solutions and unparalleled expertise to meet the evolving needs of corporate clients. Corporate First provides your clients with the option of a comprehensive suite of integrated group personal accident and business travel solutions customised to meet their requirements.

Corporate First is our newly launched integrated group personal accident and group business travel solution. With up to 44 extensions for group personal accident cover and up to 44 extensions for group business travel cover, your clients will benefit from a solution that will be customised to meet their requirements.



## Group Personal Accident

- Versatile and tailored for clients.
- Offers 24/7 coverage.



## Group Business Travel

- High sum insured for Overseas Medical Expenses benefit.
- Covers pre-existing condition\*.



\* Last 12 months in-force Group Hospital & Surgical insurance is not a requirement and this is very relevant to employees who have just returned from sabbatical or secured a role more than 30 days from previous employment.

# Corporate First Group Personal Accident

Corporate First Group Personal Accident is a versatile product that can be tailored to meet the diverse needs of businesses of different sizes across all industries – from small and medium enterprises to multinational corporations.

The product offers 24/7 coverage for employees and event coverage for non-employees such as event participants or volunteers.

## Benefits

Cover highlights include:



### Broad age range covered

Coverage of the full sum insured for employees below the age of 80.



### Increased Living Benefits

Payout of up to 175% of Accidental Death sum insured in the event of Quadriplegia.



### Multinational Risk Coverage

Cover employees who are seconded to work overseas.



# Key Extensions



Coverage of **Second degree burns** is up to 50% of the Accidental Death sum insured or S\$500,000 whichever is lower instead of a fixed limit.



We provide up to S\$10,000 in the event of **death due to dengue fever.**



We provide up to S\$2,000 for recuperation allowance in the event of **hospitalisation due to dengue fever.**



Coverage of **Simple and All Other\*** Fractures in addition to Complete fractures.

\*Exclude hairline fractures



# Corporate First Group Business Travel

Corporate First Group Business Travel protects your company and employees against financial disruptions caused by serious accidents or illnesses, overseas medical expenses, emergency medical evacuation or travel inconveniences whilst travelling in a business capacity.

## Benefits

Cover highlights include:



### Personal Accident

- Business travellers below 80 years of age are covered up to the full sum insured.
- Payout of up to 175% of Accidental Death sum insured in the event of Quadriplegia.



### Overseas Medical Expenses and Return Treatment

- High sum insured for Overseas Medical Expenses benefit.
- Covers pre-existing medical conditions with no conditions attached\*.



### Emergency Medical Evacuation & Repatriation

- Coverage limit is 'As Charged'.
- Covers pre-existing medical conditions with no conditions attached\*.



### Travel Cancellation/ Curtailment or Rearrangement

We cover unforeseen circumstances that are outside the control of the Policyholder and/or Insured Person instead of named perils.



\* Last 12 months in-force Group Hospital & Surgical insurance is not a requirement and this is very relevant to employees who have just returned from sabbatical or secured a role more than 30 days after leaving their previous employment.

# Key Extensions

## Personal Leisure Extension



Applicable to C-suite staff.

## Family Cover



Extended to cover accompanying Partner and children of C-suite staff.

## Unique Benefits



Coverage of Second degree burns is up to 50% of the Accidental Death sum insured or S\$500,000 whichever is lower instead of a fixed limit.

## Broader Coverage



- Travel Delay/ Baggage Delay/ Flight Diversion/ Travel Misconnection – payable every 4 hours.
- Travel Delay – additional perils covered such as Insured Person being delayed due to a traffic accident and temporary closures of airports due to documented security breaches or threats.



# Travel Assistance

As an AIG Business Travel customer, your clients' employees will be supported by dedicated staff from AIG Travel, which is our in-house travel assistance company. AIG Travel has eight wholly owned service centres located in Asia, Europe and America. We offer an array of travel assistance services and 24/7 multilingual phone assistance for business travel emergencies such as lost luggage and medical aid through our global network of service centers and trusted providers.

AIG Travel is wholly owned by AIG and only services AIG clients. This means your clients and their employees will have dedicated access to AIG Travel's resources and a seamless customer experience, wherever and whenever they need them.

## Global Assistance and Support



## Seamless Customer Experience



# Our travel assistance support includes:

## Medical Assistance

-  Emergency medical evacuation transportation assistance
-  Physician/hospital/dental/vision referrals
-  Repatriation of mortal remains
-  Return travel arrangements
-  Emergency prescription replacement assistance
-  Dispatch of doctor or specialist
-  Medical evacuation quote
-  In-patient and out-patient medical case management
-  Qualified liaison for relaying medical information to family members
-  Arrangements of visitor to bedside of hospitalised insured

## Travel Assistance

-  Travel information including visa/passport requirements
-  Emergency return travel arrangements
-  Emergency telephone interpretation assistance
-  Urgent message relay to family, friends, or business associates
-  Lost/stolen baggage assistance
-  Lost passport/travel documents assistance
-  Flight re-bookings
-  Hotel re-bookings
-  Inoculation information
-  Embassy and consulate information

Disclaimer: Some of the mentioned services are at the sole cost and expense of the insured person or policyholder.

# Scenario 1

## Challenge

The insured contracted an infectious disease while travelling in the United Arab Emirates (UAE), and subsequently passed away. Due to travel restrictions, repatriation of mortal remains back to insured's home country was more complex. The insured's family agreed to a cremation in the UAE and filed a claim.

When processing the claim, AIG discovered that the deceased's medical expenses at the hospital were not paid for. The deceased's family and company representative were unable to provide the supporting documents from the hospital.

AIG contacted the hospital but did not receive the requested documents despite multiple attempts.



## Solution

AIG appointed a local provider to assist and successfully obtained all the supporting documents from the hospital.

## Result

AIG paid the medical expenses after completing a review of the case and supporting documents.

# Scenario 2

## Challenge

- Insured Person who was on a business trip to Vietnam met with an accident and was admitted to a hospital.
- The medical facility in Vietnam does not have any x-ray machines and necessary medicine to check the extent of injury and treat the Insured Person.



## Solution

- AIG's travel medical assistance team conducted a medical conference call with treating doctor to understand the Insured Person's medical condition.
- AIG's travel medical assistance team arranged for medical transfer of patient from current location to the nearest validated hospital for treatment.
- Upon receiving sufficient medical information, AIG's travel medical assistance team placed a letter of guarantee for medical expenses and arranged the evacuation of Insured Person back to Singapore (country of residence) with a non-medical escort.

## Result

- AIG ensured the safe return of the insured Person to Singapore (country of residence) based on assessment of AIG's travel medical assistance team and arranged for ground transfer/ ambulance to hospital for further treatment.
- AIG's travel medical assistance team completed a courtesy call for safe arrival.

# Contact Us

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American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. The Corporate First Group Personal Accident Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Corporate First Group Personal Accident policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites ([www.aig.sg](http://www.aig.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg))

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