Product Profile

Corporate First Group Personal Accident and Business Travel

AIG offers innovative insurance solutions and expertise to meet the evolving needs of your business. AIG's Corporate First Group Personal Accident and Business Travel solutions are suitable for multinational companies in all sectors as well as companies expanding regionally or internationally. With up to 56 extensions each for group personal accident cover and business travel cover, you will benefit from both solutions that will be customised to meet your requirements.

Corporate First Business Travel: Key Benefits

The product 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.

Cover Highlights

Personal Accident

- Business travellers below 80 years old are covered up to the full sum insured. Insured Persons aged 80 years old and above are covered at reduced sums insured.
- Payout of up to 175% of Accidental Death sum insured in the event of Quadriplegia.

Overseas Medical Expenses and Return Treatment

- We offer high sum insured for Overseas Medical Expenses benefit which is customisable.
- 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.

Key Extensions

Personal Leisure Extension

Applicable to C-suite staff and accompanying partner and dependant children.

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

Cover for Travel Delay, Baggage Delay, Flight Diversion, Missed Connections – may be payable for every four consecutive hours. Travel Delay cover includes additional perils 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 employees will be supported by dedicated staff from AIG Travel Protect, which offers an array of travel assistance services and 24/7 multilingual phone assistance. Your employees will have dedicated access to AIG Travel Protect resources and a seamless customer experience, wherever and whenever they need them.

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

Corporate First Group Personal Accident: Key Benefits

Offers 24/7 coverage for your employees and event coverage for non-employees such as event participants or volunteers.

Cover Highlights

Broad age range covered

Coverage of the full sum insured for Insured Persons below 80 years old. Insured Persons aged 80 years old and above are covered at reduced sum insured.

Increased Living Benefits

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

Multinational Risk Coverage

Covers employees who are seconded to work overseas.

Key Extensions

Coverage of Second degree burns 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

Our Claims Expertise

When you are insured by AIG, you can have confidence that you can recover quickly if the unexpected happens. Our experienced claims professionals have in-depth knowledge and expertise in claims handling for Group business.

Claim Scenarios

Below are just a few examples that illustrate how AIG's Group Personal Accident and Business Travel insurance has protected our insured persons against the unexpected.

Scenario 1

Challenge: Insured Person 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 the Insured Person's home country was more complex. The Insured Person's family agreed to a cremation in the UAE and filed a claim. When processing the claim, AIG discovered that the Insured Person's medical expenses at the hospital were not paid for. The Insured Person'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: The 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 did 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 the treating doctor to understand the Insured Person's medical condition. AIG's travel medical assistance team arranged for a medical transfer of the Insured Person from current location to the nearest validated hospital for treatment. Upon receiving sufficient medical information, AIG's travel medical assistance team provided a letter of guarantee for medical expenses and arranged the evacuation of the 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 the assessment of AIG's travel medical assistance team and arranged for ground transfer/ambulance to the hospital for further treatment. AIG's travel medical assistance team completed a courtesy call for safe arrival.

The AIG Advantage

As a leading global insurance organisation with over 70 years of history serving clients in Singapore, we offer unique differentiators that make us the partner of choice for your business insurance needs.

Local expertise

AIG's network of highly skilled locally-based professionals work with you and your intermediary to develop bespoke Group Personal Accident and/or Business Travel solutions with tailored coverage.

Access to multinational capabilities

We have a long history of partnering with clients to truly understand their business needs to provide multinational programmes tailored to their unique needs and preferences.

Claims excellence

Our highly skilled claims professionals will process claims efficiently and in a transparent manner.

AIG

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American International Group, Inc. (AIG) is a leading global insurance organisation. AIG member companies provide insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks. 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.

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 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 or www.gia.org.sg or www.sdic.org.sg).

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Contact:
AIG Asia Pacific Insurance Pte. Ltd.
AIG Building
78 Shenton Way
#09-16
Singapore 079120

+65 6419 3033

SGAHCORPFPP202604