

## AIG Expatriate Care Product profile



### Who we can insure:

- Expatriate Care is suitable for a range of organisations headquartered in the UK with expatriate employees across the globe.
- The age limit for enrolment is 65, and benefits can continue until the insured person is 75. Dependents or dependent children under 18 or under 23 if in full-time education who live with the insured in the host country, can also be covered.

### Areas we cover:

- Worldwide
- Worldwide, excluding USA.

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## Advantages

### For employers

- Offers wide-ranging plans at a reasonable price to provide expatriate employees with the cover they need to protect themselves and their families.
- Helps companies demonstrate their commitment to employees and contributes to the strong benefit packages needed to attract and retain talented employees.
- Allows hassle-free enrolment of expatriate employees and their families at any time.
- Delivers the highest level of service to employees, so that employers can rest assured that their people are taken care of well.
- Provides the employer's HR department and insurance broker with online access to policy information and the ability to update employees' records.

## Benefits at a glance

### Main features

#### Comprehensive core plan, including:

- Medical expenses benefit of up to £2.5 million per year.
- 24 hour access to a multilingual contact centre, 365 days a year.
- Worldwide network of hospitals – and direct billing settlement with the hospitals for in and outpatient care where possible.
- Assistance package, including free medical advice by phone and the option of a second medical opinion.
- Political evacuation, third party liability and legal assistance cover.
- Online access to all policy and claims information.

#### Optional benefits available:

- Routine Dental and Vision care.
- Personal property.

### For expatriate employees

- Offers peace of mind during foreign assignments that you and your family are protected.
- Provides wide-ranging cover, including medical expenses, political evacuation, third party liability and legal assistance.
- Offers flexibility as you can choose extra benefits at reasonable costs.
- Provides access to assistance via a call centre and website 24 hours a day, 365 days a year.

### Key benefits

#### Medical expenses

Expatriate Care provides up to £2.5 million of cover for medical expenses, including hospitalisation and outpatient surgery, hospital cash benefits, outpatient care, local ambulances, private nursing, maternity and childbirth, cancer care and organ transplants.

#### Medical assistance

We provide clients with medical advice over the phone or via MyHealthPortal, a second opinion service (a review of your medical file by an independent medical specialist) and worldwide emergency assistance.

#### Political evacuation

We cover the cost of emergency evacuation caused by political situations.

#### Third party liability

Expatriate Care insures your liability for damages caused during day-to-day life.

#### Legal assistance

Expatriate Care provides cover for expenses related to legal assistance.

### What is not covered?

There are some locations and activities which are not covered, for instance claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions or for injuries incurred whilst participating in professional sport, when flying other than as a passenger, or which result from the abuse of drugs or alcohol, other terms apply and are detailed in your policy wording.

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## Table of benefits

The numbering of the benefits in the table below refers to the section numbers of the policy wording (general conditions). The benefits are subject to the conditions and exclusions as detailed in the policy wording.

<b>Medical Expense benefit (up to £2,500,000 per Period of Insurance)</b>		<b>Limit</b>
<b>Co-payment by the Insured Person</b>		None
<b>5.A. Hospitalisation and Outpatient Surgery</b>	Standard private room including general nursing care; parental accommodation; theatre fees; intensive care; medical imaging; diagnostic and laboratory tests; prescribed medicines and drugs, blood and plasma; surgical appliances; rental of medical aids; physician fees, including anaesthetist, surgeon, specialist, radiologist, physiotherapist and pathologist	100%
<b>5.B. Hospital cash benefit</b>	Stay of at least 48 hours in a hospital and max. 30 nights per period of insurance. Double benefit per night in case of a coma	£50 / night
<b>5.C. Outpatient benefit</b>	1.-5. Physician and specialist consultations, prescribed medicines and drugs that cannot be purchased without prescription, medical imaging, diagnostic and laboratory tests, prescribed medical aids and surgical appliances	100%
<b>5.D. Pre-Hospitalisation benefit</b>	Within 30 days prior to a covered hospitalisation	100%
<b>5.E. Post-Hospitalisation benefit</b>	Within 90 days after a covered hospitalisation	100%
<b>5.F. Maternity benefit Part A</b> Waiting Period: 10 months	Pregnancy, childbirth, treatment before and after birth	100% up to £15,000 per pregnancy
<b>5.F. Maternity benefit Part B</b>	Extension of maternity benefits for congenital conditions of newborn	100% up to £100,000 /lifetime benefit
<b>5.G. Complications of Pregnancy</b>	Inpatient treatment Premature newborn Accommodation charges	100%
<b>5.H. Cancer treatment benefit</b>	Inpatient and outpatient treatment, including specialist fees, diagnostic and laboratory tests, radiotherapy, chemotherapy and hospital charges	100%
<b>5.I. Organ Transplantation benefit</b>	Costs of operations, related treatments and testing involved with the transplantation of organs from a human donor including direct costs of surgery to remove organ from donor (not to exceed 30% of the total treatment costs)	100% up to £200,000 per illness

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## Table of benefits (continued)

<b>5.J. Kidney Dialysis benefit</b>	Charges for peritoneal or hemodialysis related procedures including use of hemodialysis machines. Charges for nephrologist or kidney specialist	100% up to £100,000 / lifetime benefit
<b>5.K. Mental and Behavioural Disorder benefit</b>	Inpatient treatment Waiting period: 10 months	100% up to £100,000 / lifetime benefit
	Outpatient treatment Waiting period: 18 months	100% up to 20 sessions / lifetime benefit
<b>5.L. AIDS/HIV benefit</b>	Cover for symptoms manifesting for the first time after the initial effective date of the cover	100% up to £125,000 / lifetime benefit
<b>5.M. Emergency Dental benefit</b>	Accidental	100%
<b>5.N. Emergency Vision benefit</b>	Accidental	100%
<b>5.O. Speech therapy benefit</b>	Outpatient treatment	100%
<b>5.P. Inpatient Follow-up Rehabilitation benefit</b>	Max. 14 days per rehabilitation	100%
<b>5.Q. Complementary or Alternative Medicine benefit</b>		100% up to £5,000 / year
<b>5.R. Hospice or Palliative Treatment benefit</b>		100% up to £5,000 / lifetime benefit
<b>5.S. Road Ambulance benefit</b>		100%
<b>5.T. Chronic Conditions benefit</b>	Hospitalisation including outpatient surgery. Outpatient physician visit and prescription medicines and drugs	100%
<b>5.U. Preventative Care and Wellness Benefits</b>	Annual physical exams, annual well-woman exams, well-baby exams, dependent child immunisations and screenings, dietetic consultations and diabetic education	100% up to £1,500 /year

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## Table of benefits (continued)

6. Assistance Benefit		
Assistance	a. Medical advice over the phone	Included
	b.-i. Worldwide Emergency Assistance Including monitoring of medical condition, emergency medical evacuation, compassionate visit, return of minor child, delivery of essential medication, assistance in case of death, interpreter referral and legal referral	Included
	j. Second opinion benefits Review of your medical file by 2 independent specialists working in world class medical centres in the United States.	Included
7. Political Evacuation Benefit		
Political Evacuation		Up to max. £50,000
8. Third Party Liability		
Third Party Liability		Up to max. £1,000,000
9. Legal Assistance		
Legal Assistance	Legal assistance Deductible of 10% with a minimum of £250	Up to max. £15,000
	Bail bond	Up to max. £50,000
	Court attendance Legal detention	£1,000 £5,000

## SECTION B : OPTIONAL BENEFITS

10. Dental and Vision Care		Up to £3,000/year
	Routine dental treatment	100%
	Major restorative dental treatment Waiting period: 10 months	80%
	Dental Prosthesis and orthodontic treatment Waiting period: 10 months	60%
		Up to £3,000/year
	Vision treatment	100%
	Eye surgery	80%
	Optical devices	100% and max. £250 every 2 years
11. Personal property	Deductible of £100	Up to £50,000
	Valuables	Various up to max. £1,500

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Please ensure you take time to review the policy document for full details of all the cover and benefits provided by your policy together with details of what is not covered.



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