

Corporate Travel & Group Personal Accident

An interactive digital guide for Brokers



Start >

OVERVIEW

With our enhanced Corporate Travel and Group Personal Accident (GPA) insurance products, organisations can rest assured that their employees are supported every step of the way, allowing them to focus on the job at hand.

Broad Cover

Suite of products

Corporate Travel, GPA, Journey, Voluntary Workers, Expatriate Medical.



Claims

Experienced professionals

Whatever issue your clients face abroad, you can be sure that in our 60 years of experience, we have probably dealt with something similar.

Insight

Portable resources

We share resources to help employees understand the risks they face before they travel – and keep them updated while abroad.

Assistance

Swift response

Travel Guard® - We provide access to expert assistance, 24 hours a day, 365 days a year.



Innovation

AIG constantly innovates to deliver market-leading products that offer better care and protection to our clients.



Commitment

We are a world-leading Accident & Health insurer with 60 years of experience.



Global

We offer international expertise and provide compliant multinational solutions.



Assistance

Our travellers are never more than a phone call away from help.

RISKS AND TRENDS

Travel both internationally and domestically can present challenges and as travel recommences slowly across the globe, it's necessary that a company's most valuable asset – its employees – are aware of both the risks, and available resources when they need it.

¹ National Consortium for the Study of Terrorism and Responses to Terrorism (START) Global Terrorism Overview 2019 (link to National Consortium for the Study of Terrorism and Responses to Terrorism (START) Global Terrorism Overview 2019)

² Verisk Maplecroft, January 2020

³ Centre for Research on the Epidemiology of Disasters 2019

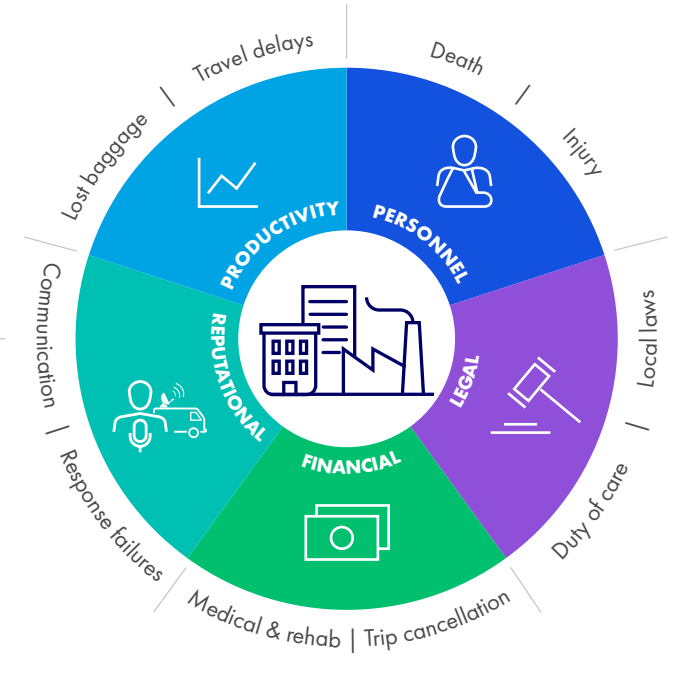
Traveller risks

Placing employees in unfamiliar environments is inherently risky.



Employer risks

Employers can face adverse legal, financial and reputational consequences if their employees come to harm.



Terrorism

Countries around the world remain on high alert regarding the threat of terrorist attacks.

8,500
terrorist attacks
worldwide in
2019¹.

20,300
Deaths resulting from
those terrorist attacks
in 2019¹.

Civil unrest

In the current uncertain political climate, civil unrest can occur in previously stable destinations.

66.7% growth in political
violence risks worldwide².

Natural catastrophes

Hurricanes, earthquakes and tsunamis may not happen very frequently – but they can have devastating consequences.

~11,750
people lost their lives during 2019³.

CORPORATE TRAVEL

Corporate Travel is a broad policy that allows organisations to customise their cover to fit their requirements and budget by choosing from three levels of protection. Choose a **Premium, Business or First class** policy depending on your clients' company and staff's insurance needs. Some features, for example Death and Disablement, offer higher sums insured depending on the level of coverage selected. See the full schedule of benefits and the [Product Disclosure Statement](#) for more information on the differences between cover.

The three levels of cover available are:






Premium



Business



First

COMPARISON SCHEDULE 

Target market

We have global reach and can protect organisations of all sizes and industries, from small businesses with a handful of employees, to multinational companies with thousands of employees.

- ✓ Broad cover
- ✓ Clear and flexible
- ✓ Easy navigation



[For ease of reference, access the Target Market Determination here.](#)

OVERVIEW	RISKS AND TRENDS	CORPORATE TRAVEL	GROUP PERSONAL ACCIDENT & ILLNESS	AIG TRAVEL ASSISTANCE	MULTINATIONAL	CLAIMS	CONTACT US
	OVERVIEW	COVERAGE HIGHLIGHTS					

COVERAGE HIGHLIGHTS



Our policies provide essential business travel protection including cover for money, legal expenses, baggage and travel inconvenience. Our money cover protects your client against the theft of currency and reflects the increasing use of technology to make payments.

Use the Next and Previous buttons on the page to scroll through the cover highlights.



Cover highlights include:

 <p>Medical</p> <ul style="list-style-type: none"> •Unlimited overseas medical expenses •Post-hospitalisation convalescence •Ongoing medical treatment in home country* •Emergency dental expenses 	 <p>Repatriation</p> <ul style="list-style-type: none"> •Funeral expenses •Family visits •Pet care 	 <p>Personal liability</p> <ul style="list-style-type: none"> •Bodily injury •Accidental loss of or damage to property •Liability and legal defence costs 	 <p>Trip cancellation</p> <ul style="list-style-type: none"> •Injury or sickness •Death of insured or immediate relative •Unforeseen circumstances 	 <p>Personal accident</p> <ul style="list-style-type: none"> •Death or disablement •Cosmetic surgery, prosthesis, psychological assistance and wheelchair benefits •Domestic help and home and car alteration benefits 	<ul style="list-style-type: none"> •Hospitalisation, hospital visitor expenses and coma benefits •Burns, facial scarring and fracture benefits •Sexual assault and felonious assault benefits •Family care benefits 	<ul style="list-style-type: none"> •Independent financial advice and partner tuition benefit •Workplace changes or alteration costs
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*Available for a limited period of time.

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COVERAGE HIGHLIGHTS








Our policies provide essential business travel protection including cover for money, legal expenses, baggage and travel inconvenience. Our money cover protects you against the theft of currency and reflects the increasing use of technology to make payments.



[PREVIOUS](#)

[NEXT](#)

Cover highlights include:

 <p>Legal expenses</p> <ul style="list-style-type: none"> •Legal expenses •Bail bond •Court attendance •Legal detention 	 <p>Personal property</p> <ul style="list-style-type: none"> •Personal property or business equipment •Lost keys •Replacement travel documents •Temporary loss of personal property •Loss of personal property following bodily injury 	 <p>Money</p> <ul style="list-style-type: none"> •Physical loss or theft •Fraudulent use of credit or debit cards •Theft of currency – including on collection up to 72 hours prior to departure and 72 hours after arrival) 	 <p>Travel inconvenience benefits</p> <ul style="list-style-type: none"> •Travel delays •Overbooked flights 	 <p>Rental vehicle deductible expenses</p> <ul style="list-style-type: none"> •Excess or deductible for loss of or damage to a rental vehicle •Return of rental vehicle •Personal Vehicle Excess Cover
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[PREVIOUS](#)



Cover highlights include:



Kidnap, ransom and extortion

- Ransom monies
- Expenses
- Judgments, settlements and defence costs
- Consultancy support



Hijacking

- Forcibly or illegally detained as the result of a hijack
- Return travel to accommodation



Search and rescue

- Necessary and reasonable search and rescue costs



Crisis containment management

- Crisis consultant fees and costs to avoid or contain adverse publicity that has potential to impact your clients business

OVERVIEW	RISKS AND TRENDS	CORPORATE TRAVEL	GROUP PERSONAL ACCIDENT & ILLNESS	AIG TRAVEL ASSISTANCE	MULTINATIONAL	CLAIMS	CONTACT US
	OVERVIEW	GROUP PERSONAL ACCIDENT & ILLNESS	JOURNEY COVER	VOLUNTARY WORKERS COVER			

GROUP PERSONAL ACCIDENT

AIG offers a selection of flexible, personal accident insurance products for groups including businesses, corporates and expatriates, as well as students, volunteers and sporting groups.

Discover the range of personal accident insurance products:

Group Personal Accident & Illness

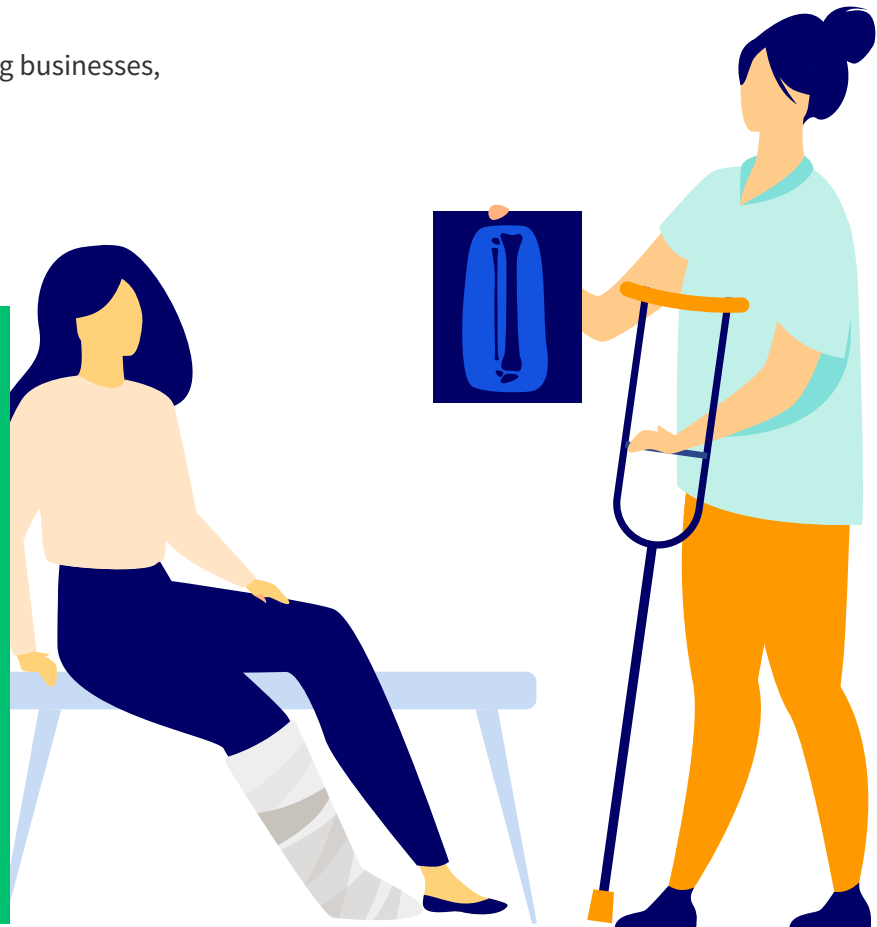
[MORE](#)

Journey Cover

[MORE](#)

Voluntary Workers Cover

[MORE](#)



[For ease of reference, access the PDS' here](#) [and Target Market Determination here](#)

OVERVIEW	RISKS AND TRENDS	CORPORATE TRAVEL	GROUP PERSONAL ACCIDENT & ILLNESS	AIG TRAVEL ASSISTANCE	MULTINATIONAL	CLAIMS	CONTACT US
	OVERVIEW	GROUP PERSONAL ACCIDENT & ILLNESS	JOURNEY COVER	VOLUNTARY WORKERS COVER			

GROUP PERSONAL ACCIDENT

Broad cover for the unthinkable – when an employee is injured and unable to perform their normal work duties for weeks, months or possibly ever again

Group Personal Accident & Illness is a versatile policy that can be tailored to meet the individual needs of small to large businesses across all industries, including multi-national corporations.

Coverage options include 24/7/365, working hours only or outside working hours, across a broad range of listed events.

Cover highlights include:



Permanent injury or death benefit

- Lump sum payment for death, permanent total disablement and specified permanent total loss



Weekly injury benefit

- Weekly payment for temporary partial or total disablement up to two years



Weekly sickness benefit

- For sickness causing temporary partial or total disablement



Additional benefits offered as standard

- Rehabilitation expenses
- Escalation of claim
- Spouse and dependent children
- Home renovation
- Accidental H.I.V infection

OVERVIEW	RISKS AND TRENDS	CORPORATE TRAVEL	GROUP PERSONAL ACCIDENT & ILLNESS	AIG TRAVEL ASSISTANCE	MULTINATIONAL	CLAIMS	CONTACT US
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JOURNEY COVER

Cover for your clients employees should they injure themselves on their journey to and from work – including meal breaks

Journey Personal Accident cover helps organisations reduce their financial losses resulting from employee downtime and is offered by AIG at a group level - which can work out more economical than individual policies.



Cover highlights include:



Permanent disability or Death benefit

- Lump sum payment for permanent disability or death of your clients employees



Weekly injury benefit

- Weekly payment in the event of an accident occurring on the way to or from work, for up to two years



Flexible

- Cover for employees up to 65 years of age with the option to increase age limit by an endorsement

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VOLUNTARY WORKERS COVER

Protection for your clients volunteer workforce against potential financial loss, should an injury occur

Voluntary Workers Personal Accident provides cover for expenses resulting from minor or serious injuries that volunteers may suffer while under your employees care.



Cover highlights include:

- Permanent disability or Death benefit**

 - Lump sum payment for permanent disability or death of volunteers
- Weekly injury benefit**

 - Weekly payment in the event of an accident occurring on the way to or from work, for up to two years
- Non-medicare expenses**

 - For non-Medicare expenses incurred from an injury whilst volunteering
- Home / Car renovation expenses**

 - For expenses incurred from home renovations or car modifications for volunteers who suffer paraplegia or quadriplegia whilst volunteering
- Domestic home help or student tutorial benefits**

 - For full time students, if required, as a result of accidental temporary total disablement
- Broad age range covered**

 - Volunteers aged 16 to 80 years old

OVERVIEW	RISKS AND TRENDS	CORPORATE TRAVEL	GROUP PERSONAL ACCIDENT & ILLNESS	AIG TRAVEL ASSISTANCE	MULTINATIONAL	CLAIMS	CONTACT US
			OVERVIEW	TOOLS AND RESOURCES			

AIG TRAVEL - FOR WORLD-LEADING TRAVEL ASSISTANCE

Global reach, unparalleled service and proven operational capabilities

Service Centres

With eight service centres worldwide, AIG Travel delivers swift travel emergency capabilities for medical, security and travel assistance across the globe - 24 hours a day, 7 days a week, 365 days a year.



8
Wholly owned, service centres conveniently located in Asia, Europe and the Americas including in-house travel agency and provider payment/claims unit.

100%
Active, certified medical staff.

24/7/365
Travel assistance coordinators with more than 40 languages spoken on-site.

Major catastrophes

We are used to dealing with even the most significant catastrophes. AIG Travel has supported millions of travellers worldwide, including during the;

- **2014** West African Ebola outbreak
- **2015** Nepal earthquake
- **2015** Paris terrorist attack
- **2016** Turkish coup d'état.
- **2017** Hurricane Irma in Caribbean Florida
- **2018** attack of International aid agency in Afghanistan



Travel medical assistance

From doctor referrals to medical evacuations, we facilitate prompt, expert medical care.

Some services may incur additional fees. Contact AIG for details.



General travel assistance

Flight delays, bad weather and lost or stolen luggage can be an unfortunate part of travelling; we help keep travellers on the move.



Security and support services

With the support of a global network of security consultants, we respond to everything, from minor incidents to serious life-threatening events.



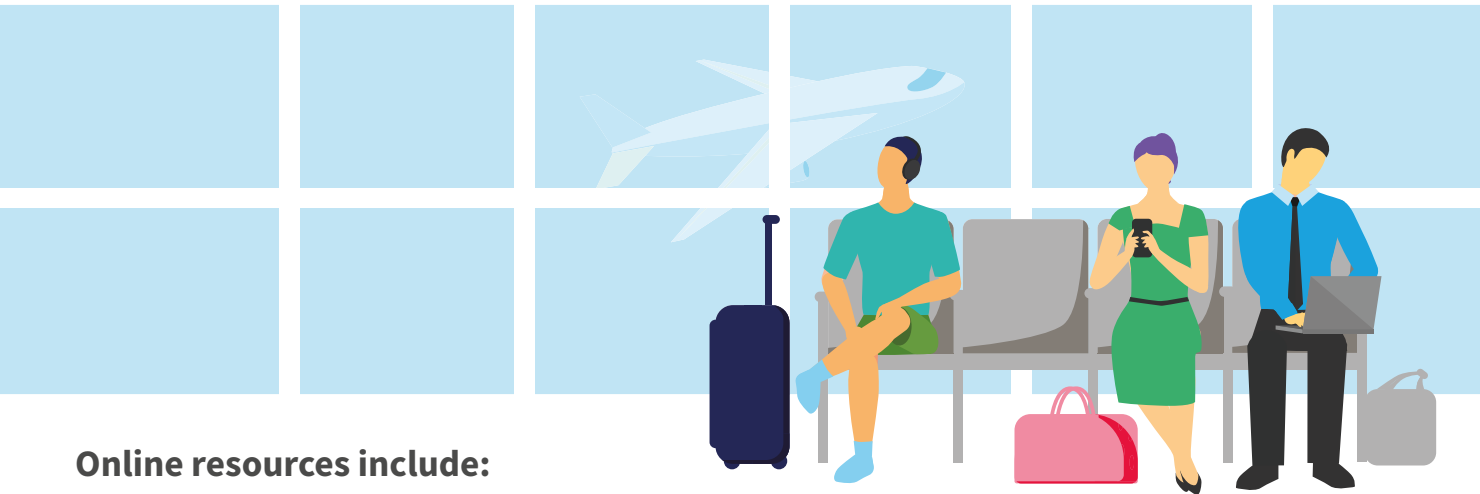
Concierge support

We provide concierge and other personal assistance services.

TOOLS AND RESOURCES


Prepare, Monitor, Respond


Our resources help employees to understand and prepare for risks they may face before they travel – and keep them safe while they are abroad. Our innovative online services can be accessed via our assistance [website](#) – or our mobile app.




Online resources include:


Before departure

 Online security awareness training for employees

 Country reports to inform staff and advise on what precautions to take

 Global news watch emails

When travelling

 Travel assistance and concierge services

 Security travel alerts by email

AIG business travel assistance app

- Virtual assistance card
- One Touch 'Help' Button connects travellers directly to emergency travel assistance
- Check-in feature
- Provider directory, drug equivalency tool & currency converter
- Easy distribution to employees via email or intranet



MULTINATIONAL



AIG offers flexible multinational programs that can be structured to reflect your clients' unique requirements.

Cover calibrated to specific needs

When we are putting together a multinational program, we consider not only cover requirements, but also regulatory issues, tax concerns, claims and proof of insurance requirements.

The result: a comprehensive approach that delivers the best program possible for your client.

Multinational programs can offer:

- Local servicing and claims – a timely and efficient service in local languages
- Service excellence – via one point of contact
- Local compliance certainty – expert knowledge of in-country regulations and policies issued by fully admitted licensed insurance companies
- Flexibility – option of master policies with DIC/DIL coverage
- Coverage control – standardised coverage terms and conditions across affiliates and subsidiaries

Multinational target market
AIG's flexible underwriting approach allows us to create multinational programs for a wide range of organisations and industries around the world.

CLAIMS

Customers come first and we do our best to ensure a claim runs smoothly with no surprises.



WHY AIG



Global network

Claims support wherever in the world your clients are.



Experienced professionals

Whatever kind of issue your clients face, you can be sure that in our 60 years of travel experience, AIG has probably dealt with something similar.



Empowered decision makers

Deliver clear guidance and swift claims resolution.



Expert knowledge

With our dedicated claims team, your clients can count on strong and dependable local support with the right expertise and focus.



Help and advice

Advice not just after a loss, but beforehand as well.



Responsive service

Our insured benefits from the speedy settlement of straightforward claims whilst receiving proactive communication and support for those that are more challenging.

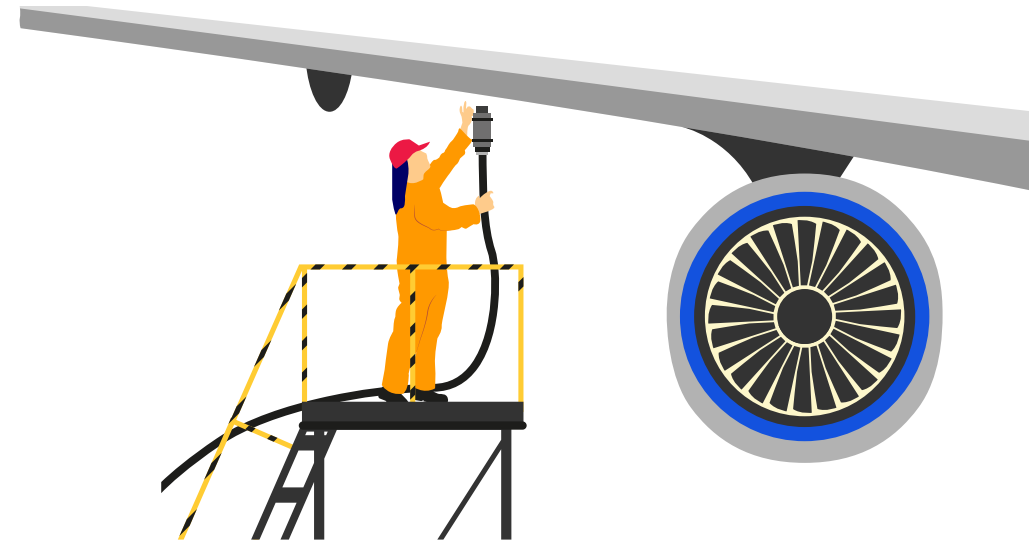
CLAIMS SCENARIOS



Corporate Travel

The insured sustained a minor injury whilst in Timor-Leste for work. The condition deteriorated, requiring admission to a local hospital. The insured required emergency evacuation by air back to Darwin for heightened care.

AIG Travel was able to expedite quarantine permits and an Air Ambulance within hours for the insured and they're continuing rehabilitation and ongoing care in Australia.



Group Personal Accident

The insured is an aircraft refueller and sustained a shoulder injury at home that inhibited their ability to carry out their work which requires above shoulder height lifting.

The insured is undergoing extensive physiotherapy and awaiting surgery. They have been advised by their Doctor that it will be at least 12 months before they can resume their regular duties at the airport. The insured is therefore receiving a weekly injury benefit for 52 weeks.

CONTACT US

Management

Tim Christian

Head of Accident & Health, Travel & Service Programs

T: +61 2 9240 1757

M: +61 419 508 017

E: tim.christian@aig.com

Dean Longmuir

Head of Corporate Accident & Health Australia

T: +61 3 9522 4764

M: +61 435 656 717

E: dean.longmuir@aig.com

AIG Australia

Head Office: Level 19, 2 Park Street Sydney NSW 2000

Level 13, 717 Bourke Street Docklands VIC 3008

Level 11, 120 Edward Street Brisbane QLD 4000

Level 11, 108 St Georges Terrace Perth WA 6000

Claims

Business Travel

T: +61 3 9522 4779

E: AUBrokerclaims@aig.com

Monday to Friday 8:00am to 6:00pm AEST

Personal Accident & Health

T: 1800 339 663

E: austclaims@aig.com

Personal Travel

T: 1800 017 682

E: AUclaims@aig.com

Global Broker Segment

Peter King

Global Segment Manager

T: +61 2 9240 1768

M: +61 450 008 234

E: peter.king@aig.com

Michael Gentile

Senior Underwriter

T: +61 3 9522 4857

M: +61 413 504 764

E: michael.gentile@aig.com

Scott Lindenberg

Senior Underwriter

T: +61 3 9522 4851

M: +61 450 148 807

E: scott.lindenberg@aig.com

Andrew Batchelar

Senior Underwriter

T: +61 2 9240 1721

M: +61 466 245 334

E: andrew.batchelar@aig.com

SME Broker Segment

Tony Esposito

SME Segment Manager

T: +61 3 9522 4883

M: +61 438 235 300

E: tony.esposito@aig.com

Joe Vaccarella

Senior Underwriter

T: +61 2 9240 1732

M: +61 403 943 330

E: joe.vaccarella@aig.com

Denise Liu

Senior Underwriter

T: +61 2 9240 7128

M: +61 435 217 143

E: denise.liu@aig.com



aig.com.au

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