



Micro PA

Personal Accident & Hospital Cash Plan

AIG's Micro PA is an insurance solution specifically designed for smaller SME businesses, from sole traders to companies with up to ten employees. Supplied with straightforward policy wording, Micro PA provides Personal Accident and/or Hospital Cash Plan cover with fixed or customisable benefits. Through a wide range of accepted trades and a simple question set, Micro PA is a straightforward proposition available to trade on the Acturis platform.

This document does not contain the full terms and conditions. Please review the Policy Documents for a full list of conditions, including policy benefits, limitations and exclusions.

Key Highlights

- Personal Accident and Hospital Cash Plan cover can be purchased individually or together
- Available for sole traders or companies with up to 10 employees
- Cover can be extended to include family members*
- Straightforward policy wording:
 - No jargon
 - No lengthy sentences
 - No complicated definitions
- £25 minimum premium (excluding IPT)
- Virtual Medical Care† included as a complimentary benefit
- We won't cover any illnesses or disease. This includes, for example, heart attacks, strokes and cancer.
- We don't cover conditions that develop over time. For example, we won't cover you if an insured person loses their hearing or sight gradually or if they develop arthritis.
- Straightforward to quote and bind on Acturis with fixed or customisable cover options
- A simple question set and no referral

e-Traded

- Traded as a standalone product or a cross-sell add-on
- Available as an add-on to most open market question sets

Personal Accident

Cover:

- 24 hours worldwide
- Accidental death
- Permanent disability caused by an accident
- Temporary disability caused by an accident

Flexible limits:

- Customisable depending on the insured's cover requirements
- Accidental death: £10,000 / £25,000 / £50,000 or customisable up to £300,000
- Permanent disabling injuries: £10,000 / £25,000 / £50,000 or customisable up to £300,000
- Temporary total disablement: £250 / £300 / £500 or customisable up to £1,500
- Lump sum payments after accidental death or permanent injury
- Weekly benefit for temporary disability preventing return to work**

Hospital Cash Plan

- Fixed at either £50, £75 or £100 per night spent in hospital
- Payable after 2 or 4 nights, for up to 60 or 180 nights
- £250 optional extension for family visit travel costs
- Rates dependent on the insured's age (default rates available)

Appetite

AIG's appetite for Micro PA spans a broad range of industries but is particularly applicable to smaller SME businesses such as freelancers and tradespeople.

- Sole traders or companies with up to 10 employees
- Over 4,000 accepted trades
- Policyholder and employees aged up to 75
- UK, Isle of Man and Channel Islands residents

Claims Payment Promise

In the event of a claim, AIG will confirm coverage under the policy as quickly as reasonably possible.

1. When coverage and settlement amount is agreed between the policyholder and us, payment of funds will be made by bank transfer or cheque.
2. In the event that coverage is confirmed, but further information is needed to determine the final settlement amount, AIG promises to provide the policyholder with an interim partial payment to reduce the waiting time for receiving the funds. The AIG claims handler will base this decision upon reasonably available information.

Virtual Medical Care†

- ✓ **GP consultations:** 24/7 access to UK GPs for medical advice, prescriptions or specialist referrals.
- ✓ **Expert case management:** second medical opinion on an existing diagnosis or treatment plan.
- ✓ **Unlimited:** no claim is required. This service can be used as often as required.
- ✓ **Easy access:** GP consultations can be accessed via a website, an app or over the phone.
- ✓ **A family benefit:** the partner and children of the insured are also eligible.††

Trade on Acturis Available under: Schemes / AIG Micro PA

Complementary AIG products available on Acturis: Commercial Combined | Office & Surgeries Package | Retail Package | Professional Indemnity

* Provided they meet eligibility criteria. ** Payable after two weeks. Up to 52 weeks of cover. †† The insured, their partner and children (aged under 18 or aged under 23 if in full-time education) are eligible for Virtual Medical Care.

† 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.

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