Business Travel Accident Insurance and Travel Guard Global Assistance

AIG is with clients' employees every step of the way

Redefining Business Travel Accident Insurance (BTA) Plans for Your Clients' Workforce

From small disruptions to big ones, AIG provides end-to-end business travel accident coverage and risk management solutions to help keep clients' employees focused on the business at hand. A BTA Plan can help clients meet their duty-of-care responsibility to employees with business travel coverage for security issues, medical emergencies, travel inconveniences and more. Clients gain a full range of business travel insurance coverage, with travel assistance services provided by Travel Guard, to help keep their staff covered from door-to-door, whether employees travel across town or overseas.

Key Advantages of BTA Plan

AIG offers unparalleled business travel accident insurance plans that can be designed to meet an employer's unique needs to help employees stay safe and secure during business travel.

Advantages for the Employer:

- Can help an employer meet its duty of care obligations to its traveling employees
- An easy program to administer, with a closed loop between insurance, services and claims administration
- Streamlined coordination between members of risk management, benefits, security and medical departments of an organization
- Outstanding 24/7 travel assistance service from Travel Guard with full cost transparency–there are no additional fees or markups at time of service
- Benefits are payable in addition to group life coverage

Advantages for the Traveling Employee:

- Coverage in the event of an accidental death, dismemberment or paralysis – plus additional benefits for day care costs, spouse re-education, and counseling in the event of a covered loss
- Extension of coverage for personal trips taken in connection with a business trip, as well as for family members traveling with the employee
- In the event of a covered medical emergency, benefits are available to fly a family member to an employee's bedside

Travel Assistance Services

Wherever traveling employees may be, in the event of a medical emergency or unexpected travel problem, they are never more than a phone call away from Travel Guard's global state-of-the-art service centers operating 24/7/365. While Travel Guard offers a broad spectrum of services, below are some highlights.

Advantages for the Employer:

- **Travel Security Assistance | Protect** employees and fulfill duty-of-care requirements with Travel Guard's end-to-end travel risk management solutions
- **Travel Medical Assistance | Manage** employees' travel health emergencies, whether they need a physician referral or medical evacuation, with Travel Guard's expert medical assistance
- **General Travel and Concierge Assistance | Support** employees in case of travel inconveniences, whether they lost personal items (such as a passport or identification card) or luggage or need help reserving transportation, by calling on Travel Guard's professional travel concierge team
- **Travel Digital Solutions | Deliver** a digital experience to employees and keep them on the move with access to Travel Guard's travel assistance website and mobile app whether they are on a computer, smartphone or tablet
- **Optional Service | Travel Guard® Travel Tracer** is an online travel risk management solution that gives clients the ability to track and manage the safety and security of their travelers worldwide

AIG®

Additional Coverage Available

The **Out-of-Country Medical Expense** benefit may help fill gaps in coverage that may exist for employees venturing abroad. Don't assume that your client's major medical health insurance plan will provide coverage to their employees who face a medical emergency while traveling on business abroad.

The **Infectious Disease** benefit helps mitigate the risk of exposure to employees while traveling on a covered business trip by helping to cover the cost to evacuate them home or to the nearest place of safety if there is an outbreak and provides benefits if an employee is exposed to a severe infectious disease, including COVID-19.

The **Security Evacuation** benefit can help pay the covered expenses to transport an employee to the nearest place of safety, as determined by Travel Guard's designated security consultants. Covered occurrences may include natural disaster[1] and political or military events that trigger an advisory from appropriate authorities involving a host country.

Benefits may also be payable to return the employee home after the security evacuation is performed.

Other available benefits include:

- Emergency Medical Evacuation
- Repatriation of Remains
- Bereavement and Trauma Counseling
- Seat Belt and Air Bag
- Rehabilitation
- Coma
- On-Premises Coverages
- Day Care
- Tuition
- Attendor
- Bedside Visit
- Home Alteration and Vehicle Modification
- Baggage Loss / Personal Effects
- Non-Medical Repatriation

To learn more about how AIG's Business Travel Accident Plan can help cover your clients' employees, contact your AIG representative, or visit www.aig.com/bta.

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1 Programs can be customized to include coverage for natural disasters.

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Travel Guard meets the diverse needs of leisure and corporate travelers alike through its comprehensive portfolio of travel insurance plans and assistance services as well as a network of experienced providers. With global service centers placed strategically around the globe, our 24/7 multilingual team is always just a phone call away and ready to assist when our customers experience travel issues – from lost luggage or minor travel inconveniences to medical emergencies or life-threatening events. We help customers recover from travel disruptions and enjoy their journeys knowing Travel Guard has their back every step of the way. Learn more at www.travelguard.com and follow us on Facebook, Instagram and LinkedIn.

This flyer provides only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the issued Policy. If there are any conflicts between this flyer and the issued Policy, the Policy shall govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states and product features may vary by state.

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