

Product Playbook

Corporate Travel & Group Personal Accident

AIG Australia's Accident & Health Insurance

Select a topic below to explore



Tailored protection for work-related accidents and emergencies

AIG Australia's Accident & Health insurance products provide a complete suite of risk solutions to meet the ever-evolving needs of clients, from small domestic organisations to multinational corporations.



Solutions focused with broad suite of products

- Corporate Travel
- Group Personal Accident
- Journey Cover
- Voluntary Workers



Standard coverage highlights

- Group Personal Accident - permanent injury or death, sickness benefit, rehabilitation expenses
- Corporate Travel - flexible policy including loss of deposits, legal expenses, injury, missed connection, natural disaster evacuation



Easy to do business with

- For targeted industries, you can select the desired coverage and expect to receive a quote within minutes via Sunrise
- For specific client and exposures, our solutions-driven underwriting team can develop bespoke programs to suit unique needs and requirements



Committed to service excellence

- Portable resources – we provide resources to help employees understand the risks they face before travelling and keep them updated while abroad
- Swift response – access to expert assistance, 24 hours a day, 365 days a year

Our Risk Appetite

AIG recognises that transparency is key to any successful partnership, and is committed to defining and communicating our target market and risk appetite clearly so you can focus on what matters most – securing the right cover to protect your client’s employees.

Our products provide innovative coverage and tools to address a wide range of scenarios, with global reach and the ability to protect organisations of all sizes.

Our underwriting considerations when assessing risk:



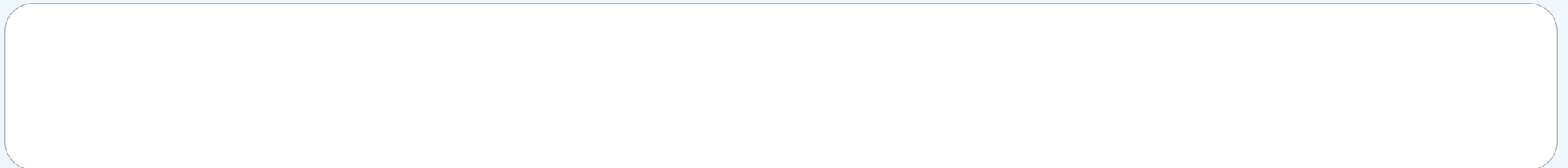
Corporate Travel

- Country risk ratings for destination of travel
- Any high-risk activities such as: mining, scuba diving, off-piste skiing and others.
- Conference risks
- Charter risks
- Number of trips and duration of domestic vs overseas travel
- Number of business trips vs leisure trips
- Multinational cover requirements



Group Personal Accident

- Total wage roll of insured persons
- Age of insured persons
- Industry classification – level of risk for the occupation (e.g. white collar, grey collar, blue collar, mining etc)
- Multinational cover requirements
- Number of insured persons to be covered



Risks and Trends

Our policies can fill the gaps in cover left by general leisure travel or personal health insurance, which may not be suited to employees with greater risk of loss or injury due to the unique demands of their job.

Policies can also be tailored to extend to cover employees deployed overseas and can cover serious work-related injuries and a broad range of travel emergencies when employees are away on business.

Security issues, medical emergencies and forced evacuations are examples of incidents that can happen anywhere in the world and disrupt productivity or travel plans. Offering comprehensive Accident & Health insurance may help attract talent by demonstrating an organisation's commitment to the safety and well-being of the people who work there.

Corporate Travel

A comprehensive policy that allows organisations to tailor the coverage to meet their needs and budget. With 24/7 global assistance through our Accident and Health travel assistance teams, your clients can have confidence that they will have support wherever they are in the world.

Trade seamlessly online via Transact or Sunrise, selecting from three levels of protection: **Premium, Business, or First Class**. For a detailed comparison, refer to the [Comparison Schedule](#).

For clients with specific requirements, our experienced local underwriters can offer bespoke insurance solutions, ensuring their needs are fully addressed with the highest level of expertise and care.

Group Personal Accident and Illness

We offer a selection of flexible products for organisations, from small businesses, to corporates, educational institutions, unions, not-for-profit and sporting groups. Policies can be tailored to cover employees 24 hours a day, including travel to and from work, or for specific job-related risks. Our policies can also provide accidental injury and sickness benefits for employees and their dependents, while also insuring the company against the financial impact of the loss of employee services.

Accident insurance helps organisations demonstrate and reinforce their commitment to the safety and well-being of their employees by helping to meet their “duty-of-care” obligations. Discover the range of personal accident insurance products:

The AIG Advantage

Vast expertise and unique solutions help clients cover employees and beneficiaries through an easily administered Accident & Health.



Local perspective, global expertise

Leveraging 60 years of Accident and Health experience in Australia, we are a sustainable broker partner with a broad appetite, market-leading accident products, and unmatched expertise, resources, and data. With our global reach and local experts, we provide seamless and efficient A&H programs to protect clients' employees and beneficiaries worldwide.



Claims Excellence

Decades of experience and powerful client resources enable AIG to streamline the customer experience — especially when they need us most.



Multinational Capabilities

Our multinational coverage offers responsive master policies, ensuring protection when local policy limits are exceeded. Our flexible yet centralised program delivers global control, consistency, and efficiency, empowering clients to operate seamlessly across borders.



Travel Assistance

Global reach, unparalleled service and proven operational capabilities. AIG offers proactive and integrated technology solutions such as end-to-end travel risk management.

With access to 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.

Global Assistance and Support



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

Our Multinational capabilities

As your client's business evolves, you can count on AIG to offer flexible multinational programs that can be structured to reflect each organisation's unique requirements.

When putting together a multinational program, we consider not only cover requirements, but also regulatory issues, tax concerns, claims and proof of insurance requirements. Our experience, support, and global connections provide the tools necessary to do business where and with whom you need, with the right protections in place.

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



Claims Excellence

A best-in-class global claims network



Global network

Claims support wherever in the world your clients are



Help and advice

With clear guidance and swift claims resolution, we work with you to share our decades of experience in emerging risks to help you avoid a loss in the first place



Experienced professionals

Regardless of the complexity, our highly experienced claims professionals can mobilise experts from around the world in a matter of hours to provide support, from responding to the scene to sourcing resources to limit your business interruption and provide prompt and fair claims outcomes



Effective alignment

Working together, our claims team and the AIG medical and security assistance teams provide a streamlined claim process, putting your client's needs at the heart of the claims process

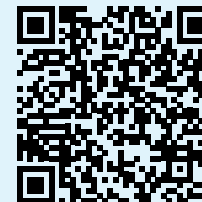
Your AIG Team

From SME to Multinational, talk to the decision makers.

Our Accident & Health team services the whole of Australia. For your ease of reference, see the key contacts dedicated to servicing your state.



For more information on our products,
speak to an underwriter





About AIG

Full details of benefits, terms, conditions, and exclusions that may apply are specified in the applicable Product Disclosure Statement (PDS) and policy wording. You should read and consider the PDS and policy wording before deciding whether to acquire this product. You can obtain a PDS and policy wording and the target market determination for the product at aig.com.au or by contacting AIG Australia. Any general advice does not take into account your objectives, financial situation or needs. Because of that, before you act on this advice you should consider the appropriateness of the advice having regard to your own objectives, financial situation or needs. Before you make a decision about whether to acquire the product, you should obtain and consider the PDS and policy wording and obtain your own financial advice. The AIG logo is a registered trademark.

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