

# GroupPlus



## Group Personal Accident and Travel Insurance



# Looking to the future

The world is becoming increasingly unpredictable, with companies operating in a climate of greater uncertainty. Be it international terrorist actions or natural disasters or accidents whilst on company business, different situations can have a significant impact on an organization and its employees.

## AIG leading the way

In 2009, AIG took a close look at the Group Personal Accident and Travel Insurance product and realised after researching that the market needs were evolving.

Hence, we introduce **GroupPlus**

A revolutionary type of Group Personal Accident and Travel Insurance policy that is designed to be more flexible in scope and cover by removing traditional exclusions and age limits and introducing new benefits that are unmatched and aim to lead the insurance market.

## So what exactly have we improved?



## Market leading changes made to key areas

For the first time, a policy is introduced that offers you the following:

### **NEW - No Pre-existing medical condition exclusions.**

Whilst your employees are travelling on work assignments, our travel insurance gives you peace of mind that they will be covered for accident and sickness that was previously excluded under the policy.

### **NEW - No Age Limit**

We have an ageing population and are aware of the challenge this poses to employers seeking insurance for their staff. GroupPlus provides insurance with no age limit, thus offering greater convenience to employers.

### **NEW - Increased Living Benefits**

Research shows that a small percentage of staff actually suffer death from accidents. GroupPlus with its focus on also providing increased living benefits, leads the market in offering higher payout for permanent and partial disabilities. This includes Paraplegia and Quadriplegia (new cover) payout of up to 160% and 175% of the sum insured respectively.

### **NEW - 2 in 1 Policy**

Having two separate sets of policy wordings can cause confusion. GroupPlus combined policy has two unique benefits:

- Allows you to understand the policy more simply
- Along with our GroupPlus **Claims Guide** – we aim to speed up claims payments through clearer processes.

### **IMPROVED - General Exclusions — Reduced from 14 to 3**

Both Group Personal Accident and Travel Insurance now have the number of general exclusions reduced to three.



**We simply provide clients with more**

# Comprehensive Personal Accident Plan

## Ground Breaking Personal Accident Benefits

- **NEW** - 6 benefits added to Permanent Disability Scale:
  - Quadriplegia
  - Paraplegia
  - Lower jaw by surgical treatment payout
  - Loss of kidney
  - Loss of spleen
  - Permanent facial scarring longer than 5cm/10cm
- **NEW** - Bereavement benefit with lump sum payout of 10%
- **NEW** - Severe Injury benefit with lump sum payout of 10%
- **IMPROVED** - General exclusions now only 3
- **IMPROVED** - Fracture benefit scale enhanced
- **IMPROVED** - Severe Burns to include 2<sup>nd</sup> Degree Burns



# Comprehensive Travel Insurance Plan

## Ground Breaking Travel Insurance Benefits

- **NEW** - No pre-existing medical condition exclusions
- **NEW** - Complimentary Cover for accompanying spouse and dependent children on a business trip
  - No limit on dependent child
- Complimentary leisure trip upgrade for directors, managing director, chairman, chief executive officer or president and their spouse and dependent children
  - No limit on dependent child
- **NEW** - Employment disruption benefit to take care of advance deposits made for transport and accommodation expenses
- **NEW** - Kidnap benefit of up to S\$10,000
- **IMPROVED** - Personal Liability benefit limit of up to S\$5,000,000
- **IMPROVED** - Medical benefit with no cap on traditional chinese medicine treatment





### Benefits for all employees and their families

- 24/7 Emergency Medical helpline
- Pre-trip planning services
- Emergency message relay from travelling employee to family and business associates
- Additional payout of 10% for Bereavement Benefit and up to 75% Living Benefits to employee's family to help them cope with the loss

### Benefits for Employers

- In an ageing population, it is essential that all your employees are covered regardless of their age
- We can help reduce the financial impact to a business when an unfortunate event occurs through our employment disruption benefit
- Employees have peace of mind to travel with no exclusions applied to pre-existing medical conditions
- Improved claims service. By reducing our general exclusions from 14 to 3, we have simplified our claims process in an attempt to make claims settlement speedier

#### Important Notes :

1. This brochure is not a contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the Policy, a copy of which is available upon request.
2. The benefits of this policy will be in accordance with the terms and conditions of the Policy.
3. The availability of the coverage and the terms and conditions may be subject to regulatory approval and/or underwriter's determination.



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**The statement below applies to the Group Personal Accident coverage only:**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites ([www.AIG.com.sg](http://www.AIG.com.sg) or [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).



**Bring on tomorrow**

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