



# Travel Guard® Assistance Capabilities

GLOBAL, INNOVATIVE, CUSTOMIZED

FIRST QUARTER 2017





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## About AIG Travel and Travel Guard®

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe and the Americas. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).

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## About AIG

AIG is a leading international insurance organization serving customers in more than 100 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. Additional information about AIG can be found at:

[www.aig.com](http://www.aig.com)

YouTube: [www.youtube.com/aig](http://www.youtube.com/aig)

Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance)

LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig)

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

## Overview

AIG Travel's global service centers respond to medical, travel and security needs 24 hours a day, 7 days a week, 365 days a year and are located in key regions around the globe:



We support customers originating from every continent with more than 40 languages spoken on-site:

Arabic  
Bahasa Malaysia\*  
Tagalog\*  
Cantonese\*  
Czech  
Danish  
English\*  
Estonian  
Farsi  
French  
German  
Gujarati  
Greek  
Hakka  
Hebrew

Hindi  
Hmong  
Bahasa Indonesia\*  
Italian\*  
Japanese\*  
Kikuyu  
Korean  
Latvian  
Mandarin\*  
Marathi  
Ndebele  
Norwegian  
Polish  
Portuguese\*  
Punjabi

Russian\*  
Slovak  
Spanish\*  
Swahili  
Swedish  
Tamil  
Telugu  
Thai\*  
Turkish  
Urdu  
Vietnamese\*  
Zulu  
Russian\*

\* 24/7 Capability

## Travel Assistance Services

To best appreciate the range and complexity of our services, we have placed them into four broad categories. While this list serves as a broad description of the assistance services we provide, we may customize programs to meet the requirements of our clients. Our strength lies in our flexibility to tailor our services to meet our clients' unique needs. Please see the appendix for case studies and testimonials.



### Travel Medical Assistance

- Emergency medical evacuation transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- Medical evacuation quote
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized insured
- Eyeglasses and corrective lens replacement assistance
- Direct billing to medical providers
- Medical cost containment/expense recovery and overseas investigation
- Shipment of medical records
- Medical equipment rental/replacement

### General Travel Assistance

- Member-only travel assistance website
- Flight re-bookings
- Hotel re-bookings
- Rental vehicle booking
- Emergency return travel arrangements
- Guaranteed hotel check-in
- Lost baggage search; stolen luggage replacement assistance
- Lost passport/travel documents assistance
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Urgent message relay to family, friends or business associates
- Up-to-the-minute travel delay reports
- Inoculation information
- Embassy or consulate referral
- Up-to-the-minute information on local medical advisories, epidemics, required immunizations and available preventive measures
- Up-to-the-minute travel supplier strike information
- Legal referrals
- Worldwide public holiday information
- Translation services





## Security Assistance

AIG Travel is your trusted source for comprehensive worldwide security assistance. With an unparalleled reputation for a complete array of security solutions, we help our clients minimize the risks to their employees and operations. We leverage existing expertise and resources dedicated to providing top quality and timely intelligence, intervention and evacuation services. You can feel assured that your travelers have access to security resources. With worldwide capabilities, we can provide a timely response for anything from a minor security incident to truly life threatening events.

- Security evacuation assistance
- Security and safety advisories, global risk analysis and consultation specialist
- Urgent message alerts, reporting and dissemination
- 24/7/365 response services to assist employees, customers and their families during an incident
- Online travel risk management solution
- Online access to up-to-date intelligence (breaking news, threat assessments, incident reports, country reports)
- Secured transportation services
- VIP meet and greet
- Executive protection
- Armored vehicles
- Risk Management consulting
- Risk/threat assessments
- Security training
- Cultural training
- Vulnerability assessments
- Check-in service



## Concierge Services

Our white-glove personal concierge services allow for your travelers to easily manage a myriad of travel details without lifting a finger. Whether it is a family gift, concert tickets, directions or hard to get reservations to help seal an important deal, our Concierge Desk is a direct line to a team of professional and concerned personal assistants. Your travelers receive the comfort, care and attention of our personal assistance coordinators, available 24/7 to respond to virtually any request – large or small:

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination
- Golf tee-time referrals and reservations
- Latest world weather and ski reports
- Floral services
- Local concert, club and 'hot spot' listings
- Movie and theater information
- Up-to-the-minute sports scores
- Find, wrap, and delivery of gifts
- Special occasion/appointment reminders





## Travel Assistance Website

Travelers have convenient access to our global network of service centers and providers on our travel assistance website. Members can view a full array of services and benefits available through their program, including:

- In-depth travel health and safety information.
- Travel information including visa/passport requirements
- Country guides, case studies and pre-travel tips.
- Email alerts providing travelers with the latest updates on emerging situations for their selected travel destinations.
- Daily news reports covering political instability, civil unrest, extreme weather, and news from around the world.

Website demo available upon request.

\* Website features and device availability vary by policy holder access.

## Travel Assistance Mobile

Some AIG policy holders have access to the travel assistance mobile app through Apple and Android smartphones and can access key features.

- One touch 'help' button connects travelers directly to emergency travel assistance.
- Assistance ID card can be accessed in the event the physical card is forgotten or lost.
- Country reports provide key information on political conditions, security issues, travel logistics, and cultural factors.
- Medical translations tool translates medical terms and phrases into multiple languages.
- Drug brand equivalency tool generates drug brand names for multiple countries.

\* Security awareness training provides online travel safety videos and knowledge tests.

\* Mobile app availability and features vary by policy holder access.





## Travel Guard® Assistance Volume

We support millions of customers traveling worldwide. To highlight the breadth and depth of our business, below is our 2016 activity:

Claims:	215,694
Information/Other:	124,006
Technical:	95,386
Medical:	52,796
Concierge:	3,150
Medical Evacuations:	1,696
Security:	418

Total Cases 493,146

Worldwide Calls 2,858,224  
(inbound and outbound)

\*Technical: cases of a non-medical nature such as legal assistance, cash advance, emergency travel arrangements, lost document/luggage assistance, etc.

The above information is confidential and proprietary. It is not to be disseminated or circulated externally in any form unless expressly authorized by AIG Travel marketing.



## Medical Assistance

### Global Medical Team

We have established a global medical team, which enables us to deliver travel medical assistance over the phone to our customers around the clock. Medical personnel are staffed in four of our assistance centers: Houston, Shoreham (UK), Kuala Lumpur (KL) and Bogota.

All medical assistance is overseen by Dr. William Spangler, our Global Medical Director based in Houston, under his direction we also have Regional Medical Directors, Dr. Sunil and Dr. Suba, based in Kuala Lumpur and physicians in Houston, the United Kingdom and Kuala Lumpur. We staff Medical Case Managers (MCMs) in four of our service centers.

Because all of our centers are fully integrated from a systems perspective, our medical staff is able to work as a true “virtual” team. A case opened in one center can be fully accessed and managed by a doctor or nurse in another. Having a global footprint also provides language skills, geographical and cultural expertise. Likewise, we are able to take full advantage of the local/regional medical knowledge and expertise of this diverse staff, without sacrificing quality or timeliness of delivery.

### Dr. William Spangler – Global Medical Director

Dr. William Spangler has been with our company for nine years and has served as our Global Medical Director since April 2009. Dr. Spangler graduated from Penn State College of Medicine and completed a residency in Emergency Medicine at East Carolina University. He has been practicing in this field for over 25 years, during which time he has served as Medical Director, Regional Medical Director and Vice President of Medical Affairs for several emergency medicine groups in North Carolina, Louisiana and the Texas area.

Currently, Dr. Spangler is an active staff member in the Emergency Department at Christus St. Catherine Hospital in Katy, Texas, and is a frequent lecturer to students and residents. In addition to his clinical practice, Dr. Spangler is frequently called upon to serve as an expert reviewer for medical professional liability matters of all types. He is also a team physician for the NFL Houston Texans.

The global service centers are 24/7/365 and staffed by physicians board-certified in emergency medicine as well as other, diversified specialties. All physicians have emergency medicine, critical care, clinical and triage experience. This model ensures our medical team is current with the latest developments and advances in emergency medicine.

Additionally, medical case managers comprised of registered nurses and paramedics, also with emergency medicine, critical care, clinical and triage experience, are on duty and available 24/7. They function under the direction of the on-duty physician and provide support for all medical cases.



## Emergency Transportation, Evacuations, and Medical Assistance

We work with best-in-class, strategically located providers worldwide. We engage both local and foreign-owned entities. AIG's local presence in over 130 countries helps us deliver service locally. We maintain a group of medical transport providers with whom we associate after careful evaluation; including personnel, equipment, aviation, and liability aspects. At this time, we work with more than 300 air ambulance and medical transport providers.

Without the burden of owning and operating aircraft, we have a more cost-effective structure. This enables us to have competitive pricing and flexible service. Accessing a wide variety of partners, gives us the independence to use the most suitable provider in a particular region.

Our business model enables us to provide efficient medical assistance solutions. This keeps costs low and service levels high because all third party service providers bid for case handling. The structure provides our servicing a degree of cost containment without sacrificing quality or speed of delivery.

We have strategic relationships with ground ambulance and transportation companies worldwide. After AIG Travel's medical monitoring staff evaluates the insured's condition, should the insured's condition warrant emergency ground transport for emergency evacuation, we will engage a local ambulance company to provide the services.

We develop and maintain committed relationships with physicians, health care facilities, dentists, medical escorts, firms and other medical and healthcare-related providers around the world. Furthermore, we partner with leading, nationally-recognized preferred provider organizations (PPOs) - such as United Healthcare in the U.S. and Global Doctor in China. These relationships provide access to over 650,000 worldwide preferred providers and specific networks, such as Global Doctors and United Healthcare International's (UHI) Hygeia PPO Network. In addition, we support and actively work with AIG-owned insurance companies and health care administrators. Our combined network resources span numerous sources and organizations.

While AIG Travel has medical monitoring staff, we do not own clinics/hospitals. We coordinate with medical facilities worldwide to provide the most appropriate care for clients.



# Travel Guard®

## MEDICAL EVACUATION PROCESS

### HELPFUL INFORMATION TO HAVE AVAILABLE:

- Client name
- Policy number
- Current location
- Symptoms and medical reports (if available)
- Current Medical Facility/Physician
- Contact phone number
- Email address
- Secondary point of contact
- Date of birth
- Passport information
- Visa or alien number

The medical evacuation process is designed to be simple. If you think you need a medical evacuation, call Travel Guard® Medical Assistance. A medical assistance coordinator will answer, collect important information, explain the evacuation process and coordinate your medical assistance plan with our medical case manager and physician. If it is determined that a medical evacuation is necessary, the medical assistance coordinator will coordinate the arrangements. If a medical evacuation is not necessary, a medical assistance coordinator and our medical team will remain involved in the process to monitor your medical care locally.

Typically, this includes:



### Client calls for Travel Guard® Medical Assistance

#### Medical Assistance Coordinator

- Collects name of patient/caller, contact details, location, and description of symptoms/diagnoses
- Notifies medical case manager and physician of case
- Sustains ongoing communication with client and/or designated point of contact throughout the case



### AIG Travel Medical Case Managers and Physicians

- Obtains current medical information during consultations with local medical professionals
- Completes a medical evaluation
- Determines next steps and necessity of evacuation
- Identifies appropriate method of transportation, destination of proper medical facility, and timeline of evacuation if evacuation is required
- Physician reviews and approves all medical evacuation arrangements



Two Primary Options for Medical Evacuation: Air Ambulance Evacuation or Commercial Airline Medical Evacuation based upon medical necessity

#### Medical Evacuation (if appropriate)

##### Medical Assistance Coordinator

- Coordinates travel arrangements according to the medical recommendations made by the medical case manager and/or physician based on a consultation with local medical professionals
- Sources a provider for a medical escort and/or air ambulance as recommended based on resources and ability to meet time requirements
- Works in tandem with medical staff and transport provider to ensure medical arrangements are carried out as planned
- Obtains government approvals for transfer, if required
- Ensures client has all necessary travel documents on hand (i.e. passport, visa, etc.)
- Assist travel companions with changing and/or making new flight arrangements



#### Medical Evacuation Not Necessary

##### Medical Case Managers and Physicians

- Continues to provide assistance and monitoring through local medical professionals
- Monitors client's medical condition until released from treatment



### Supplemental Out-of-Country Accident & Sickness Medical Coverage with 24/7 Assistance Services

As part of your company's business travel accident program, you may have supplemental out-of-country accident and sickness medical coverage. In which case, if you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

Every emergency situation is unique and requires emergency-specific planning. AIG Travel reserves the right to select what it deems is the appropriate emergency medical evacuation arrangement in case of emergency. Emergency medical evacuation arrangement determinations will be made on a case-by-case basis.

# Travel Guard® Assistance Crisis Response Timeline

To best appreciate the complexity of our services, we have developed this timeline of recent case studies where purchasing Travel Guard® has made a difference.

2009	2010	2011	2012	2013	2014	2015	2016
<b>MARCH</b> Bus Crash, Vietnam Political Crisis, Madagascar  <b>MAY</b> Van Accident, Pennsylvania, United States  <b>JULY</b> Hotel Bombings, Indonesia  <b>SEPTEMBER</b> Bus Crash, Cambodia  <b>OCTOBER</b> Bus Crash, China  <b>DECEMBER</b> Bus Crash, China	<b>FEBRUARY</b> Bus Crash, Florida, United States  <b>APRIL</b> Bus Crash, China Bus Crash, Indonesia  <b>JULY</b> Medical Evacuation, Afghanistan  <b>AUGUST</b> Evacuation from Israel Air Strikes, Lebanon Riza Park Bus Hijack, Philippines  <b>OCTOBER</b> Landslides, Taiwan  <b>DECEMBER</b> Bus Crash, Malaysia	<b>JANUARY</b> Political Unrest, Egypt  <b>FEBRUARY</b> Earthquake, New Zealand Security Evacuation, Libya  <b>MARCH</b> Tsunami, Japan Civil War Begins, Syria	<b>MARCH</b> Military Coup, Mali  <b>MAY</b> Bus Crash, Belize Fire, Qatar  <b>JUNE</b> IED Explosion, Afghanistan  <b>JULY</b> Bus Crash, Korea  <b>SEPTEMBER</b> Van Accident, Russia Plane Crash, Nepal	<b>JANUARY</b> BP Hostage Crisis, Algeria  <b>MARCH</b> Hot Air Balloon Fire, Egypt  <b>APRIL</b> Lion Air Crash, Bali, Indonesia  <b>JULY</b> Attack on Hikers, Pakistan  <b>SEPTEMBER</b> Mall Attacks, Kenya  <b>DECEMBER</b> Evacuation, South Sudan	<b>FEBRUARY</b> Ebola Epidemic begins, West Africa Sochi Winter Olympics, Russia  <b>JUNE</b> FIFA World Cup, Brazil  <b>JULY</b> Operation Protective Edge, Israel  <b>SEPTEMBER</b> Flooding, Kashmir Region Hurricane Odile, Cabo, Mexico	<b>APRIL</b> Earthquake, Nepal  <b>MAY</b> Second Major Earthquake, Nepal  <b>AUGUST</b> Bombing, Thailand  <b>SEPTEMBER</b> Political Unrest, Burkina Faso  <b>OCTOBER</b> Hurricane Patricia, Mexico	<b>MARCH</b> Bombings in Brussels, Belgium

## Major Incident/Mass Casualty Events

We have a specific Crisis Management Response Protocol and designated teams ready to respond to Major Incidents or Mass Casualty Events. The following are a list of possible crisis situations. This list is certainly not exhaustive, but rather indicative of those incident types that have been considered as critical in the construction of the protocol:

- Natural disasters (earthquake, hurricane, typhoon, tsunami)
- Terrorist bombings/attacks
- Air crashes
- Other transport accidents (bus, train)
- Large fire or building collapse

The Crisis Management Response Teams (CMRT) consists of key staff members in each service center who take on defined roles during a crisis. Upon notification of a crisis event, the CMRT activates the team members as well as any on-call staff needed, a control room, communication protocols, and begins the event information logs. One of the CMRT's critical decisions will be the possible dispatch of specified responders to the event's location. Responders will often include a combination of case managers, security and medical staff who are tasked with site and hospital visits to coordinate communication with the local authorities, embassies/ consulates and our control room staff; intervention with the medical facilities, the patients and their relatives; other specified duties depending on the situation.

The location of such an event would determine which service center would be the first to respond. This center would work with and across all other global service centers to assure efficiency of case handling, medical monitoring, and evacuation planning.



Below is a pictorial representation of AIG Travel Security Services' footprint.



## Security Services

With AIG's in-house worldwide assets, AIG Travel leverages existing expertise and resources to provide top quality intelligence and security services. AIG Travel Security provides a wide spectrum of personal security services. This allows us to respond to an event appropriately with security consultants and specialists on the ground in 50 countries. Security recommendations vary based on the severity of the situation and the below figure represents status level definitions.

Security advice, assistance, and information services are provided from the 24/7 AIG Travel Security Services Centers located in our worldwide Houston headquarters. AIG's global security team is composed of personnel with a broad spectrum of security industry background, experience and expertise, ranging from government,

military and law enforcement to corporate travel and asset protection. Global security analysts leverage a deep network of international contacts to gain valuable organic intelligence, and utilize several supporting software systems to efficiently aggregate and process intelligence information.

AIG Travel Security provides threat reporting and active monitoring to offer proactive warnings when situations become volatile. In addition, content updates and threat assessments are delivered through the Travel Guard Assistance website provide clients with pertinent safety and security information worldwide.



## Security Services Detailed Descriptions

**Security Section on the Travel Guard Assistance Website** – contains security advice to help avoid threats to your identity and your personal belongings. In addition, we also provide advice for safe travel to worldwide destinations including information on security hotspots, cultural considerations, safe transportation and emergency contacts.

**Global News Watch** – A daily email overview of global security news that is broken down by geographic region. AIG Travel Security will advise travelers on the best course of action if heading to the region in question; this could be by encouraging more vigilance in specific regions or in more serious cases, avoiding areas that pose a significant risk to your personal safety.

**Security Travel Alerts** – Our security team monitors for global incidents and developments 24/7 and issues email alerts. This will cover political uprisings, military actions, terrorist attacks, aviation incidents, and more to prepare you or a family member going abroad.

**24/7 Phone Assistance** – 24/7/365 access to trained security personnel ready to provide advice for any concern or to assist a member in immediate danger.

**Travel Guard® Travel Tracer Powered by NC4™** – Online travel risk management solution that gives clients the ability to track and manage the safety and security of their travelers worldwide.

**Security Expertise** – Intelligence analysts leverage an extensive network of international contacts and are trained in open source intelligence gathering to assist with your security needs.

### Monitoring services include:

- Assistance Website
- Incidents and alerts
- Advisories
- Global News Watch
- Country Watch
- Security briefs / reports
- Itinerary review
- Global check-in services

### Prevention services include:

- Online travel security awareness training
- Duty of care and travel awareness training packages
- Situational awareness training
- Security consulting services

### Response services include:

- Traditional response to: political risk, natural disaster, medical evacuation
- Operations: executive protection, secure transportation, meet-and-greet, armored vehicles

Travel Guard® Travel Tracer Powered by NC4™ is an online travel risk management solution that gives clients the ability to track and manage the safety and security of their travelers worldwide. This comprehensive, configurable system delivers actionable information and intelligence that helps reduce risk wherever your employees work and travel, with the added reassurance of 24/7/365 access to AIG Travel's medical and security intelligence and evacuation services.

- **Situation Map** – Instantly visualize active or pending travelers worldwide. The situation map shows the location of travelers and expats, as well as incidents and emerging worldwide events in proximity to your travelers. A detailed situation map helps locate active and upcoming traveler locations and destinations based on the most current flight, ground transportation and hotel itinerary information, all displayed in context to real-time geo-coded incidents and threat information.
- **Real-time Incident Tracking** – Track real-time global events, monitoring transportation, weather, hazmat, law enforcement, fire, terrorism, and other incidents that may have an impact on customers' business operations. Real-time incident tracking allows for company-wide awareness and coordination by tracking and sharing incident information.
- **Daily Global Flashpoints** – Global flashpoints are plotted on the Situation Map and provide a summary of emerging world events that have the potential to rapidly escalate and impact travel and stability in regions, thereby helping to mitigate risks that could threaten your organization or travelers.
- **On-Demand Reports** – Travel Tracer's reports and search tools provide on-demand access to the information you need about your travelers and expatriates, such as current locations by city, active/upcoming travel, arrivals/departures, travel by dates, locations, risk ratings, multiple travelers on a flight and more.
- **Pre-trip Advisories** – Configurable and sent directly to travelers upon booking travel reservations. Automatically provide travelers with destination-specific information, including recent security threats, health and safety risks, visa requirements, emergency contact information and more. Clients can configure the advisories to include detailed information your travelers need to know specific to your organization's travel, health, safety and security policies. Pre-trip advisories help keep travelers informed prior to departure and help you fulfill your organization's duty-of-care requirements to ensure each traveler's health, safety and well-being while traveling abroad.
- **Alerts** – Automated and targeted alerts allow travel and risk managers to easily communicate relevant threats to active and pending travelers, as well as identify threats in proximity to company locations/fixed assets. Travel alerts provide travelers with the latest updates on emerging situations relevant to their current and pending destinations.

## Benefits:

- Protects the health, safety and productivity of traveling employees.
- Combines travel intelligence, traveler tracking and real-time threat alerts.
- Provides a full view of your travel risk exposure.
- Generates comprehensive travel reports.
- Prepares travelers with customized and automated pre-trip advisories.
- Delivers targeted alerts to at-risk travelers and their managers.
- Enables a confident response when problems arise.
- Improves risk visibility and situational awareness.

NC4™ is a Registered Trademark of NC4, Inc.

AIG Travel, Inc., a member of American International Group, Inc., is a worldwide leader in travel insurance solutions and assistance. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services, including assistance and security services, marketed to both leisure and business travelers around the globe. Services are provided through a network of wholly owned service centers located in Asia, Europe and the Americas. For additional information, please visit our websites at [www.aig.com/travel](http://www.aig.com/travel) and [www.travelguard.com](http://www.travelguard.com).



## Appendix

[Case Study Summaries](#)

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## Appendix – Case Study Summaries, Actual Case Studies on Following Page

### Case #1: Nepal Earthquake Response

#### Challenge:

- 7.8 magnitude earthquake strikes Nepal.
- 38 clients trapped in remote mountain locations, including Mount Everest.
- Clients were running low on critical food and supplies in remote locations.

#### Solution:

- Crisis Response Team activated and deployed to region to meet with clients, assess their medical needs, coordinate helicopter rescues, conduct food and supply drops to clients in remote locations, conduct hotel accommodations, coordinate flights.
- Chartered a 737 airliner for large-scale evacuation out of Nepal to New Delhi, India.

#### Result:

- Assisted more than 100 clients and partners, including 68 individuals who were evacuated via commercial and charter flights.

### Case #2: Crash Landing in Costa Rica

#### Challenge:

- Insured's teenage daughter on a student exchange program has a mountain bike accident in Costa Rica.
- Client was injured with paralysis from neck down in a poorly equipped public hospital in a foreign country.

#### Solution:

- Global service center in Kuala Lumpur arranged for client's transfer to a private hospital.
- Flights and accommodations made for mother to leave New Zealand and visit daughter in Costa Rica.

#### Result:

- Comfortable first class flight arrangements for wheelchair-bound daughter and paramedic escort.

### Case #3: Surfers Marooned in Mexico after Hurricane Odile Strikes

#### Challenge:

- Category 3 major hurricane strikes Cabo, Mexico.
- Insureds on vacation are caught in the hurricane aftermath.
- Devastating damage such as coastal flooding, lack of electricity and water, downed telecommunications.
- International airport closure.

#### Solution:

- Global security monitored area and communicated timely updates for insureds to understand road travel and airport operations.
- Assisted clients over the phone and via email.

#### Result:

- Insureds were able to successfully self-evacuate back home to the United States.

## Appendix – Case Study Summaries, Actual Case Studies on Following Page

### Case #4: Mall Attack in Kenya

#### Challenge:

- Westgate Mall in Nairobi, Kenya was attacked by masked gunmen.
- Insured and his 12-year-old daughter were caught in the crossfire.
- Sadly, insured died shortly thereafter from his wounds and his daughter was taken to the hospital.
- Multiple coordination touch points with U.S. Embassy, Peru's Ambassador and Minister of External Affairs (insured was from Peru), Ambassador of Chile, British High Commission.

#### Solution:

- Crisis response plan activated and a regional account manager and global security resource went to visit the daughter at the hospital and coordinate with her mother, who lived in the U.S.

#### Result:

- Medical evacuation for insured's daughter to the U.S.
- Repatriation of mortal remains.

### Case #5: Manila Hostage Crisis

#### Challenge:

- Tour bus of Hong Kong tourists in Manila was hijacked by a disgruntled ex-policeman with a M-16 assault rifle.
- Broadcast live on national television.
- Police commandos stormed the bus in an effort to rescue the hostages and eight people died and several others insured.
- 15 of the bus passengers were insureds, six were released unharmed, five were injured and four were killed.
- Multiple coordination touch points with government officials from Hong Kong and Philippines, multiple hospitals/funeral homes.

#### Solution:

- Crisis response plan activated and two medical doctors and a regional account manager from Travel Guard Asia Pacific were dispatched to the scene to coordinate assistance.
- Round-the-clock support from Kuala Lumpur global service center.

#### Result:

- Repatriation of mortal remains.
- Survivors safe return to Hong Kong.
- Air ambulance for insured with fractured jaw from gunshot to Hong Kong.

### Case #6: Boat Wreck in Indonesian Islands

#### Challenge:

- Ill-equipped tour boat traveling between Indonesian islands sinks due to flooded hull.
- 20 tourists including two insureds (a couple).
- Insureds were unable to reach the AIG Travel global service center until a few days after the boat wreck upon being rescued by a passing fishing boat.
- Insureds had severe sunburns, rashes and minor leg injuries. One insured suffered from snow blindness.

#### Solution:

- Medical and travel assistance and claims support provided to insureds.

#### Result:

- Appropriate medical care, frequent status updates and insureds' safe return home

## Case Study:

### AIG Travel Crisis Response for Nepal Earthquake

On 25 April 2015 a 7.9 magnitude earthquake struck Nepal, significantly damaging infrastructure in populated areas and triggering avalanches throughout the mountainous regions of the country. Within hours of the devastating impact, AIG Travel was contacted by students, leisure travelers and business travelers around the country who needed help. Our global service centers immediately began providing around-the-clock security information, medical consultations and other assistance services to help clients during the duration of the crisis.



AIG Travel initiated a detailed plan, which prompted rapid response activities to begin client evacuations in Kathmandu and in more remote areas of Nepal. Recognizing the need for on-the-ground support, members of AIG Travel and AIG Travel Security formed a crisis management team that was swiftly deployed to the region. Upon arrival, the team established a central location to meet with clients, assess their medical needs and coordinate flights out of the country. The crisis response team also took the following actions:

- Deployed an AIG Travel medical doctor to various client locations to assess the injuries and medical conditions of clients.
- Coordinated efforts to rescue 38 clients trapped in remote mountain locations of Nepal, including Mount Everest, via helicopter. Clients were flown to Kathmandu, where they were met by the AIG Travel doctor and cleared to fly home.
- Evacuated the first group of clients closest to Kathmandu, who boarded commercial flights out of the country within 72 hours of the earthquake.

- Conducted food and supply drops to clients in remote locations who were running low on critical supplies.
- Coordinated hotel accommodations in Kathmandu, which served as a staging area for clients who needed to be evacuated. The team also conducted a thorough assessment of the hotel's structural soundness and medical evaluations of the clients as they arrived.
- Chartered a 737 airliner for a large-scale evacuation out of Nepal to New Delhi, India.
- Coordinated with a team of staff from AIG and TATA-AIG to meet with evacuees as they arrived in New Delhi. The staff helped with accommodations and coordinated onward commercial flights home.

In all, AIG Travel assisted more than 100 clients and partners by providing medical, security and assistance services, including 68 individuals who were evacuated via commercial and chartered flights. Our crisis response activities in Nepal were completed on 2 May 2015; only seven days after the earthquake struck.

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## Case Study:

### Crash Landing in Costa Rica

#### Situation:

Senior Sergeant Vicki Allen, OC Courts and Custody at Whangarei Police Station, is trained to cope with complex situations where she has to think on her feet and not be distracted by emotion.

That training was put to the test in the worst possible way in November 2012 when her 16-year-old daughter, Jess Kneebone, 8000 kilometers away on a student exchange in a remote part of Costa Rica, tumbled over the bars of her mountain bike during an outing with her host family.

Seriously injured with paralysis from the neck down, Jess was quickly taken to a local hospital, but then had to endure a seven-hour ambulance ride to a bigger hospital in the Costa Rican capital, San Jose. It was during the journey that Jess was able to speak to her mother by cellphone and tell her what had happened.

In turmoil herself, Vicki told her daughter to stay calm and she would sort things out from this end.

Vicki had taken out Police Travel Insurance for Jess a few months earlier, at the start of what was meant to be a 12-month exchange. At that time, the situation Vicki was facing – her teenage daughter suffering a life-threatening injury in a poorly equipped public hospital in a foreign country – was not a scenario she had contemplated.

She quickly contacted AIG Travel, who underwrite Police Travel Insurance, which swung into action to arrange medical input from Kuala Lumpur and to have Jess transferred to a private hospital in San Jose. It took two days to sort out the paperwork, during which time Jess's host mother stayed with her at the public hospital. A kind young doctor there gave Jess his personal laptop so she could contact Vicki via Skype.

Although it was good to talk, Vicki says it was also distressing to realize how limited the facilities were at the well-intentioned but poorly equipped public hospital. It was a relief when the paperwork was sorted and Jess was transferred to the private Clinica Biblica hospital four days after the accident. Those costs were met by AIG Travel.

Jess was still paralyzed with no sensation below her neck. Once she was at Clinica Biblica, tests were done to check for



Jess Kneebone immobilized in hospital in Costa Rica after falling off her mountain bike.

spinal and tendon damage. Vicki says the doctor assigned to Jess, Dr. Loyola, was amazing. "He had been asked by the insurance people to engage with Jess. He never left her and monitored her progress continuously."

The good news was that the tests showed there was no structural damage to Jess's spine. But she had suffered a spinal contusion, which can cause such a shock that the body shuts off. In such cases, there are no guarantees that the spinal nerves will ever work again, but before Vicki left New Zealand to fly to Costa Rica, Dr. Loyola told her he was quietly optimistic.

Vicki's flights and accommodations were covered by Police Travel Insurance. She was in San Jose while Jess went through intense physical therapy to try to get her body "switched on" again. It took two weeks before she could walk. Even then, she was still numb in some areas and the effort involved was tortuous, says Vicki. It was also mentally challenging for the previously active teenager.



Back in New Zealand, Jess's dad, Ross Kneebone, a retired police officer, was holding things together and providing vital practical and moral support, says Vicki.

Through Police Travel Insurance, AIG Travel helped Vicki and Jess fly home. Jess was in a wheelchair and a paramedic accompanied them in first class. In Auckland, she was taken to Middlemore Hospital for assessment and two days later she was home. The Police Insurances and Health Plan teams continued to assist with Jess's treatment, which involved physiotherapy and nerve recovery therapy.

Jess was also reimbursed for unused travel insurance, which Vicki says really helped with her daughter's "sense of injustice" about the accident. "She was feeling ripped off by life. When the insurance also covered the loss of the trip it really helped her state of mind."

To everyone's relief, Jess has made a miraculous recovery. She is running again and is keen to eventually get back on a bicycle. She has left school and is working at a couple of part-time jobs.

In the wake of such a traumatic event, Vicki says the family feels they got "huge value for money" from the Police Welfare Fund (PWF) Police Travel Insurance package. She had shopped around a couple of options before deciding on the PWF travel cover which she says offered "better coverage all-round" and was inexpensive. "It was a no-brainer."

With her son, Bradley, 19, playing cricket in Britain, she's also making sure he is covered under the same plan.



Jess at Auckland Airport with her mother, Vicki, her Costa Rican doctor and the paramedic who accompanied them on the flight home.

Police Welfare Fund manager Pete Hayes says: "This is a case where travel insurance ensured there was a positive outcome for Jess and her family. The total cost for the claim was more than \$90,000, a figure few could even contemplate without travel insurance cover.

"Getting her mother to her side as soon as possible and then getting Jess into a first-class facility in Costa Rica were some of the first steps to ensure a good outcome," he says. "This case shows how fortunate Jess and her family were to have travel insurance in place; had they not, the outcome could have been far worse."

For information or a quote for Police Travel Insurance, visit [www.policeassn.org.nz](http://www.policeassn.org.nz)

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Travel Guard® provides access to a highly trained team of assistance personnel (including medical professionals) who are available 24 hours a day to assist you with medical emergencies and other travel related problems you may experience overseas. You can contact Travel Guard® from anywhere in the world, 24 hours a day on 64 9 359 1678 (reverse charges where available), please quote your policy number when calling.



## Case Study:

### Mall Attack in Kenya

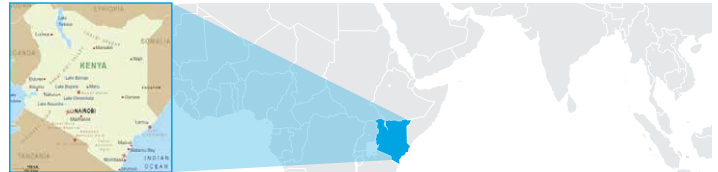
Midday on September 21, 2013, the Westgate Mall in Kenya's capital city of Nairobi was attacked by masked gunmen. The client was taking his daughter to the mall to attend a friend's birthday party. When he drove into the lower basement parking, the client heard gun shots and small explosions. He decided to drive back out of the parking area, but a car blocked the exit route. At that moment, several men brandishing weapons appeared out of the bushes next to the ramp and proceeded to walk toward the car. The assailants then opened fire through the car door and window, hitting the client and his daughter.

The client died shortly thereafter from his wounds, while his daughter hid on the floor of the car. After calling for help from her father's cell phone, she remained there for nearly three hours, with gunshot wounds to her leg and hand, until help finally reached her and took her to the hospital.

That evening, AIG Travel was contacted by an AIG insured, to advise that one of their employees, had been shot and killed in the initial attack and his daughter was injured. The daughter had no other family in the country, and AIG Travel's senior leadership team quickly decided to activate a crisis response plan. Martin McLaughlin, Regional Account Manager, EMEA, departed for Nairobi at 6 a.m. the following morning, and was met by John Rudolph, AIG Travel Security, Africa, upon his arrival.

Martin and John arrived at Nairobi's Aga Khan Hospital at 7 p.m. to meet with the daughter, who had undergone emergency surgery for her wounds, and a family friend who was watching over her. The daughter was in stable condition, but would likely need additional surgery. The following day, Martin had her moved to a private room and posted security at her door to ensure the press did not intrude. He then discussed possible evacuation plans with her mother, who lives in the U.S.

Over the next four days, the team worked tirelessly to make all of the necessary arrangements. Martin met with the British High Commission to seek the return of both the father's and daughter's passports, which were awaiting UK visas. He contacted the US Embassy to discuss the daughter's medical evacuation to the US to be with her mother. A conference call was arranged between Peru's Ambassador and Minister of External Affairs and the client's sons to discuss repatriation of their father's remains back to Peru, his birthplace. With the



assistance of the Ambassador of Chile (acting on behalf of the Peruvian Government), the team had the client's body moved to a private facility.

After consulting with the daughter's doctor, the AIG Travel medical team determined that evacuation was necessary to allow her to receive a higher level of care at a hospital in New Orleans, Louisiana, where her oldest brother lives. The AIG Travel Assistance team made the necessary arrangements for her travel, and on September 27, the day after her father's funeral service in Nairobi, the daughter, along with Martin and a medical escort, began the journey from Nairobi to New Orleans via London and Atlanta.

"It is incredibly humbling to be part of this amazing response," said Martin. "The UK Assistance team, some parents themselves, pulled out all the stops to ensure his daughter was well cared for, especially on the long journey back to the US. As a father, I couldn't help but empathize with what this little girl had been through. Ensuring that she was protected and supported was crucial."

Once AIG Travel learns of a client experiencing a travel emergency, a team quickly takes action, including providing ground support if needed, coordinating the medical case and evacuation arrangements, communicating with embassy, consulate and government agencies, as well as providing real-time information to family members.

"This is just one of many cases where AIG Travel, with the support of AIG Travel Security, whose services are both available through corporate personal accident and travel cover from AIG, has provided valuable and timely assistance to a client in need, no matter how challenging or tragic the circumstances might be," said Jeff Rutledge, Chief Executive Officer, AIG Travel, and Head of Global Travel, AIG. "As always, we are extremely proud of how the team handled the case."

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## Case Study:

### Manila Hostage Crisis:

#### AIG Travel Asia-Pacific Goes above and Beyond to Assist Victims

##### Situation:

When tragedy struck a group of Hong Kong tourists visiting Manila, AIG Travel Asia-Pacific staff was on the scene within hours to assist customers with medical treatment and repatriation arrangements.

On August 23, a tour bus of visitors from Hong Kong to Manila, in a random act of violence, was hijacked by a disgruntled expoliceman armed with an M-16 assault rifle. The harrowing ordeal, broadcast live on national television, began with a 12-hour standoff and ended in the death of the gunman. Police commandos stormed the bus in an effort to rescue the hostages and when the smoke cleared, eight people were dead and several others injured.

Many of the survivors and several of the deceased were customers of the largest travel agency in Hong Kong and a longstanding AIG Travel client. Fifteen of the passengers on the bus were AIG Travel customers. Of the 15, six were released unharmed, five were injured and four were killed. Within hours of the hijacking, AIG Travel personnel were on the ground and ready to assist.

##### Remote assistance:

AIG Travel Asia-Pacific dispatched a team to Manila to coordinate assistance — including Dr. Sunil Shanmuganathan and Dr. Sharizan Shaharuddin, and Catherine Mak, Greater China Regional Manager. The entire operation involved round-the-clock support from AIG Travel's Kuala Lumpur-based service center. AIG Travel doctors aided the injured, including some of those insured by other carriers who did not have representation at the scene. One of the injured suffered a fractured jaw as the result of a gunshot, and AIG Travel evacuated the victim by air ambulance to Hong Kong.

On August 25, approximately 48 hours later, AIG Travel team members escorted the customers back to Hong Kong. The return of the survivors to Hong Kong marked the final



episode of what was an intense, complex and emotionally-charged event.

For the better part of three days, AIG Travel staff worked closely with travel agency representatives, government officials from Hong Kong and the Philippines, multiple hospitals, several funeral homes, and an air ambulance provider to arrange medical treatment, return transportation and repatriation to Hong Kong. AIG Travel also responded favorably to the Hong Kong government's request to manage the repatriation of AIG Travel clients.

##### Keeping Stakeholders Informed

"An event of this magnitude requires our service centers to keep all our stakeholders informed," said John McPhee, divisional head of AIG Consumer Lines in Asia Pacific. "AIG

Travel's service center in Kuala Lumpur, in the midst of what was a rapidly developing situation, apprised everyone in real time, either by telephone or by e-mail. AIG Travel's crisis response capability is a tribute to AIG Travel professionalism and its reputation for best-in-class service."

Paul Wong, AIG Hong Kong Vice President, Accident & Health, commented further, "In addition to the superior assistance service, our Hong Kong Claims staff once again demonstrated an ongoing commitment to high quality assistance services."

"We cannot ease the pain of families who lost loved ones, but we hope our service and support provided our customers and their relatives with some degree of comfort," added Jeff Rutledge, CEO of AIG Travel. "In addition to its excellent service performance, the tragic nature of this event uniquely highlights the compassion of the AIG Travel team."

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## Case Study:

### Survivors from Boat Wreck Safely Return Home to New Zealand from Indonesian Islands

#### Situation:

A group of 20 tourists, including two Travel Guard® clients, a couple from New Zealand who was on vacation in Indonesia, joined a four-day boat cruise traveling between different Indonesian islands.

On the third day of the tour, the tourists were awakened early in the morning by the boat cruise's five crew members and instructed to put on life jackets because the boat was sinking due to a flooded hull. Unfortunately, the tour boat was ill-equipped and did not contain satellite communications, distress signals, sound producing devices or navigational equipment. In addition, the tour boat's lifeboat was without any oars or a motor, and could only hold six people. The remaining passengers either clambered on the roof of the partially submerged boat or held onto the boat in the water.

From the water, the only land in sight was a volcanic island about 5 kilometers (3 miles) away. After approximately 10 hours holding onto the sides of the boat in rough waters and underneath the hot sun, the group decided to split up. The first client and four others pushed off the boat to begin a long swim to the volcanic island. The second client stayed behind to attempt to pedal kick and push the lifeboat with passengers towards the island.

The first client swam for approximately six hours before finally reaching the island. After realizing attempts to steer the lifeboat were fruitless, the second client also chose to swim and arrived late at night on another section of the island. On the following day, those who did not swim to the island were spotted by a diving boat and rescued. The second client was rescued separately by a fishing boat. The remaining tourists on

the lifeboat were also recovered by a fishing boat.

The Indonesian police flew the two Travel Guard® clients and the other survivors to Bali. When in Bali, the couple contacted the AIG Travel global service center and shared the story of the tour group's ordeal. AIG Travel quickly moved into action to provide assistance for our two clients and arranged their return travel arrangements to New Zealand, in addition to asking employees from the AIG Denpasar/Bali office to visit them.

Because of the boat wreck, our clients were badly sunburned and endured rashes and minor leg injuries. They also suffered from snow blindness, a treatable, but painful eye condition where the cornea of the eye is burned by ultraviolet rays, which was due to their long exposure to the sun's reflection in the water. AIG Travel helped our clients at every step to provide claims support, medical assistance, travel assistance for their lost luggage and personal effects, luggage replacement support, aid with unexpected travel and accommodation expenses, and coverage of overseas medical costs.

The efforts of AIG Travel's global service center left a positive impression with our clients, and resulted in appropriate medical care, frequent status updates, and a safe return home.

"We would like to thank your staff in Asia for their incredible support during our stay in Densapar, Bali."  
– Insureds

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## Appendix – Customer Testimonials

### Medical Assistance in a Foreign Country

"We just wanted to thank you all so much for all your hard work! We truly appreciate everything you did to help us. It is very scary to have a medical problem in a foreign country where you do not know the hospital, doctors or the quality of the care you will receive. Trying to coordinate all the flight changes and transport while my husband was in pain would have been so difficult. You made it as easy as it could be. We made it home last night Thank you for taking such good care of us!" – Insured

### At Their Service

"I purchased Travel Guard insurance for myself, my son, and grandson. My son and grandson accompanied me on a primarily business trip to Santo Domingo, DR. I was physically unable to work with the Agent so my son was able to rearrange an itinerary for a cancelled flight. The Travel Guard agent arranged a conference call with the airline's booking agent and we were finally able to get some assistance after 7 gate changes at MIA. I am disabled needing wheelchair assistance. The airline workers were rude and unhelpful. Had it not been for Travel Guard's assistance I'm not sure if we would have been able to arrange a new itinerary. Thank you so much for being there when we needed you." – Insured

### Kind Assistance Valued after Concussion

"Unfortunately, we had to file a claim since my son sustained a serious concussion and he had to spend the night in a Tenerife hospital, causing us to delay our flight home. AIG was superb and very reassuring and supportive. Every effort was made to reduce our hassle and stress and I had the same contacts all throughout. Everything went very smoothly and we were very touched by the kindness of all involved. AIG is my insurer of choice from now on." – Insured

### Swift Medical Assistance after Kidney Failure

"I have recently returned from a business trip to Shanghai during which I became extremely unwell with kidney stones and acute kidney failure. I was trying to cope with painkillers for over a day in the hope that I could get by until my scheduled departure flight to Sydney thinking I would rather be in a "western" culture if seeking help. However, the pain became intolerable and I had to admit that taking the flight would not be possible. In a very anxious state and in considerable pain I made the call to my AIG medical help line number completely unsure of what to expect. Over the next week of my hospitalization I found it reassuring that costs for scans and admission to hospital were very rapidly agreed with the hospital and that your doctors contacted my local treating doctor regularly as required to ensure agreement was reached on my discharge and suitability to fly home. The return flights and transfers were excellent and even though I was exhausted and shattered I was still capable of making the journey. Please pass on my thanks to the team, particularly to Hannah. I have already passed on my feedback to my company reporting the fantastic service provided. While I hope further professional contact is not required I can relax knowing that if it is I will be in safe hands." – Insured

### Ski Injury Interrupts Holiday

"The AIG Travel staff in Kuala Lumpur was fantastic and very attentive to our needs after my son and I experienced injuries from skiing. I was able to obtain medical advice over the phone, and AIG Travel was extremely flexible in organizing a medical consult between doctors and a trauma specialist who happened to be attending a trauma conference at the hotel I was staying at, which was a great help given the difficulty in dealing with translation and other challenges at the local hospital." -Insured

### Medical Monitoring Appreciated after Knee Sprain

"Thank you so much for taking care of my daughter after she sprained her knee while studying abroad. My daughter told me that you called her every day to check on her condition everyday and she is happy with your service. I will continue buying insurance from AIG Travel for my other two children. Again, I would like to thank you for taking a good care of my daughter. Thank you." – Insured's mother

### Accident in Peru Sends Client to Emergency Room

"Thanks to you and all staff members who took action in my case, including those in contact with my husband. Everything was done efficiently, quickly and with KINDNESS. They were true guardian angels and took care of my return home in the best conditions. After arriving home on Argentinian soil, I couldn't help but shed a few tears. Everything was perfectly coordinated. My husband and I are genuinely grateful. The only thing left is my total recovery, which will be complete in a few months. I thank you all. You can be satisfied of your efficient work, and for demonstrating human qualities at all time." – Insured

### Praise for Medical Assistance and Medical Monitoring

"Fortunately, I've been very well assisted by the call center and the medical services team. The attention was efficient, very professional and provided with great kindness." – Insured

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