



AIG GPS

Comprehensive Group Insurance

Employees are the greatest asset for any company; AIG GPS has been created to ensure they are well protected in the following events:

- Group Business Travel
- Group Personal Accident

What Are The Plan Options?

When purchasing a product you have the following 3 options:

Part A: Business Travel

Part B: Personal Accident

Part A+B: Business Travel + Personal Accident

Part A : Business Travel

AIG has designed its business travel plans to ensure your employees are well protected when they are travelling as part of their jobs.

On the go assistance

Provide Emergency assistance all year round and across the world. Able to help whether it is an inconvenience or a serious emergency.



There where you need us most *

On 22 February 2017, a bus carrying cruise ship passengers outside Christchurch, New Zealand, collided with a car and fell down a steep bank into thick vines. Six travellers were injured and taken to the hospital along with the drivers of both vehicles.



Among the injured were four AIG customers, so AIG Travel was contacted to assist. A crisis response team was formed to handle the cases and assess the needs of our customers. For on-the-ground support, the team booked a flight to New Zealand within hours of the crash.



Upon arrival, he quickly assessed the situation and relayed that information back to our global Assistance Centres so we could make the best decisions regarding our customers' physical and mental well-being.

Flexible Coverage

- A variation of 48 benefits
- 3 plans for different employees
- Multi-plan combination

We understand that different employee groups have different requirements, because of this we allow you to place your traveller base across multiple plans.

Key Benefits

- No pre-existing medical conditions exclusion
- Compensation table long scale up to 175%.
- Domestic trip within Country of Residence is covered subject to the destination is more than 150km from the initial point of departure
- Non-business activities incidental to the trip, at the beginning, during or end of the trip and home leave are included
- No trip pattern declaration required

Easy Enrolment & Transaction

- Choose your appropriate group size (No names required)
- Select your plan structure
- Process completed and we will send you the policy

*The cases above are based on actual incidents and are provided by way of illustration only to demonstrate the potential scope of our services. All claims will be subject to terms, conditions and exclusions of the policy and the above examples are not to be relied upon to justify coverage in any particular situation.



Part A: Business Travel

A1. Whilst On Business Travel Only		Basic	Advanced	Premier
Personal Accident	Accidental Death & Disablement	500,000	1,000,000	2,000,000
	AD&D whilst on Common Carrier	500,000	1,000,000	2,000,000
	Bereavement Benefit	100,000	100,000	100,000
	Severe Injury	100,000	100,000	100,000
	Trauma Counselling	15,000	15,000	15,000
	Rehabilitation Expenses	12,500	12,500	12,500
	Home Renovation	12,500	12,500	12,500
	Coma Benefit (HKD 500 per week)	25,000	25,000	25,000
	Severe Burns	100,000	200,000	250,000
	Education fund	10,000	25,000	35,000
	Funeral Expenses	20,000	20,000	20,000
	Compassionate Death	10,000	10,000	30,000
	Recruitment Expenses	20,000	20,000	30,000
	Natural Disaster Protection	-	15,000	15,000
	Spouse Retraining Benefit	-	20,000	20,000
	Corporate Image Protection	-	-	20,000
Psychotherapy Benefit	-	-	15,000	
Medical Coverage & Emergency Assistance Service	Medical Expenses (Accident&Sickness)	500,000	1,000,000	2,000,000
	Emergency Medical Evacuation	1,000,000	Unlimited	Unlimited
	Return of Mortal Remains	500,000	Unlimited	Unlimited
	Compassionate Visit	15,000	20,000	30,000
	Child Escort	15,000	20,000	30,000
	Hospital Income(HKD 1,000 per day)	5,000	10,000	30,000
	Convalescence Assistance(HKD 500 per day)	7,800	7,800	10,000
	Loss of Teeth(HKD1000 per tooth)	-	1,000	3,000
	Emergency Hotline Assistance Services	Included	Included	Included
	Hospital Admission Guarantee	-	Included	Included
Inconvenience Coverage	Baggage Delay (HKD 1,000 per 6 hours)	2,000	2,000	4,000
	Travel Delay (HKD 500 per 5 hours)	1,500	2,500	4,000
	Trip Cancellation	15,000	30,000	40,000
	Trip Curtailment	15,000	30,000	40,000
	Trip Re-Route	5,000	10,000	15,000
	Missed Departure	-	5,000	15,000
	Staff Replacement	-	20,000	30,000
Property Coverage	Personal Property	10,000	25,000	30,000
	Fraudulent Charges	20,000	20,000	30,000
	Personal Documents and Money	10,000	15,000	30,000
	Sub Limit for Cash	2,000	2,000	4,000
	Home While Away	5,000	10,000	25,000
	Rental Vehicle Excess Waiver	-	5,000	10,000
Bonus Coverage	Personal Liability	1,000,000	1,500,000	2,500,000
	Identity Theft	-	20,000	40,000
	Broken Bones	-	15,000	30,000
	Air Hijack(HKD 1,000 per 6 hours)	-	5,000	10,000
	Kidnap	-	15,000	25,000
	Legal Expenses (incl. Bail Bond)	-	100,000	100,000
	Political Retreat	-	-	20,000
	Emergency Phone Charges	-	-	1,000

A2. In Country of Residence Only (If Extension Selected)

Personal Accident in Country of Residence Only extension plan is designed to provide the additional coverage to ensure your employees are well protected in case they are involved in any accidents while they are in their country of residence. Please refer plan coverage to Part B.

Part B : Personal Accident

Protection against the unpredictable. AIG Personal Accident plans are designed to provide you with a relevant and wide coverage ensuring your employees are well protected in case they are involved in any accidents that has an impact on their wellbeing.

Flexible Coverage

With 19 coverages across 3 plans, you can distribute your workforce in line with their requirements.

Key Benefits

- Compensation table long scale up to 175%.

24Hour Worldwide		Basic	Advanced	Premier
Personal Accident	Accidental Death & Disablement	500,000	1,000,000	2,000,000
	AD&D whilst on Common Carrier	500,000	1,000,000	2,000,000
	Bereavement Benefit	100,000	100,000	100,000
	Severe Injury	100,000	100,000	100,000
	Trauma Counselling	15,000	15,000	15,000
	Rehabilitation Expenses	12,500	12,500	12,500
	Home Renovation	12,500	12,500	12,500
	Coma Benefit (HKD 500 per week)	25,000	25,000	25,000
	Severe Burns	100,000	200,000	250,000
	Education fund	10,000	25,000	35,000
	Funeral Expenses	20,000	20,000	20,000
	Compassionate Death	10,000	10,000	30,000
	Recruitment Expenses	20,000	20,000	30,000
	Natural Disaster Protection	-	15,000	15,000
	Spouse Retraining Benefit	-	20,000	20,000
	Corporate Image Protection	-	-	20,000
	Psychotherapy Benefit	-	-	15,000
	Return of Mortal Remains	500,000	Unlimited	Unlimited
	Accidental Medical Reimbursement	10,000	20,000	50,000

Major Exclusions:

1. Any act of war, acts of foreign enemies, hostilities, rebellion or warlike operations (whether war be declared or not).
2. Engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers.
3. Training for or participating as a professional in any sports.
4. Pregnancy, childbirth or miscarriage.
5. Mental illness and nervous disorders, including but not limited to insanity.
6. Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.
7. Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
8. Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.



Permium Table

Part A1: Business Travel

No. of Travellers	Basic	Advanced	Premier
1-2	838 (per person)	1,166 (per person)	1,875 (per person)
3-6	3,770	5,248	8,429
7-10	5,258	6,950	11,233
11-15	7,490	9,950	16,798
16-20	8,978	12,000	19,580
21-25	11,210	14,950	24,515
26-30	13,442	17,850	29,398
31-40	15,590	19,000	32,915
41-50	18,290	23,750	39,950
e-China card (per person)	20	20	Free

Part A2: Local Personal Accident (optional embed to part A1)

(No. of travellers should be as same as A1 Business Travel)

No. of Travellers	Basic	Advanced	Premier
1-2	259 (per person)	358 (per person)	570 (per person)
3-6	1,116	1,609	2,564
7-10	1,612	2,120	3,405
11-15	2,282	3,020	5,074
16-20	2,728	3,635	5,909
21-25	3,398	4,520	7,390
26-30	4,068	5,390	8,854
31-40	4,712	5,735	9,910
41-50	5,522	7,160	12,020

Part B: Personal Accident (Premium per person)

No. of Insured Person	Basic	Advanced	Premier
<10	282	485	949
10-20	267	461	904
21-30	242	417	818
31-40	229	395	775
41-50	216	373	732

Important Notes:

- 1.This product is designed to cover a minimum of 3 employees and a minimum premium of HK\$ 2,500.
- 2.This product provides worldwide coverage excluding any country mentioned on the sanctions list as per the terms and conditions of this policy.
- 3.The Insured Person must be between 18 and 75 years of age.
- 4.All insured employees are required to work under a valid Hong Kong employment contract.
- 5.This product is arranged on an un-named basis, however more details maybe requested at time of claim.
- 6.This product does not cover the following occupations: Air crew / Ship crew, Professional sportsman / Stuntman, Diver or similar, Logger, Motorcycle for professional use, Offshore, Armed forces & security / Bodyguard / Police, Work with chemical / biological / explosive / nuclear materials, Miner / Quarry worker, Window Cleaners above 2 floors, Work with heavy machinery manual work, Manual work performing in the construction site. The number of insured persons engaged in craft or significant manual work, or involved in the use of light machinery and tools, or working in or frequent traveling to offshore or hazardous locations should not exceed 30% of the whole insured group.
7. This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited.



How To Buy?

You can buy this policy immediately from one of the following options:

- Through your agent or broker
- Contact AIG directly



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