



Travel Guard[®] Assistance

Global, innovative, customized



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ABOUT AIG TRAVEL AND TRAVEL GUARD®

AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services. From lost luggage to a medical emergency, our 24/7 multilingual assistance team is always just a phone call away. Through our global service centers and a network of experienced providers, we deliver medical and security assistance to help our customers travel with confidence. AIG Travel is a socially responsible and inclusive organization that meets the diverse needs of leisure and corporate travelers alike. Learn more at www.travelguard.com, and follow us on [Twitter](#), [Facebook](#), [Instagram](#) and [LinkedIn](#).

ABOUT AIG

American International Group, Inc. (AIG) is a leading global insurance organization. Building on 100 years of experience, today AIG member companies provide a wide range of property casualty insurance to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

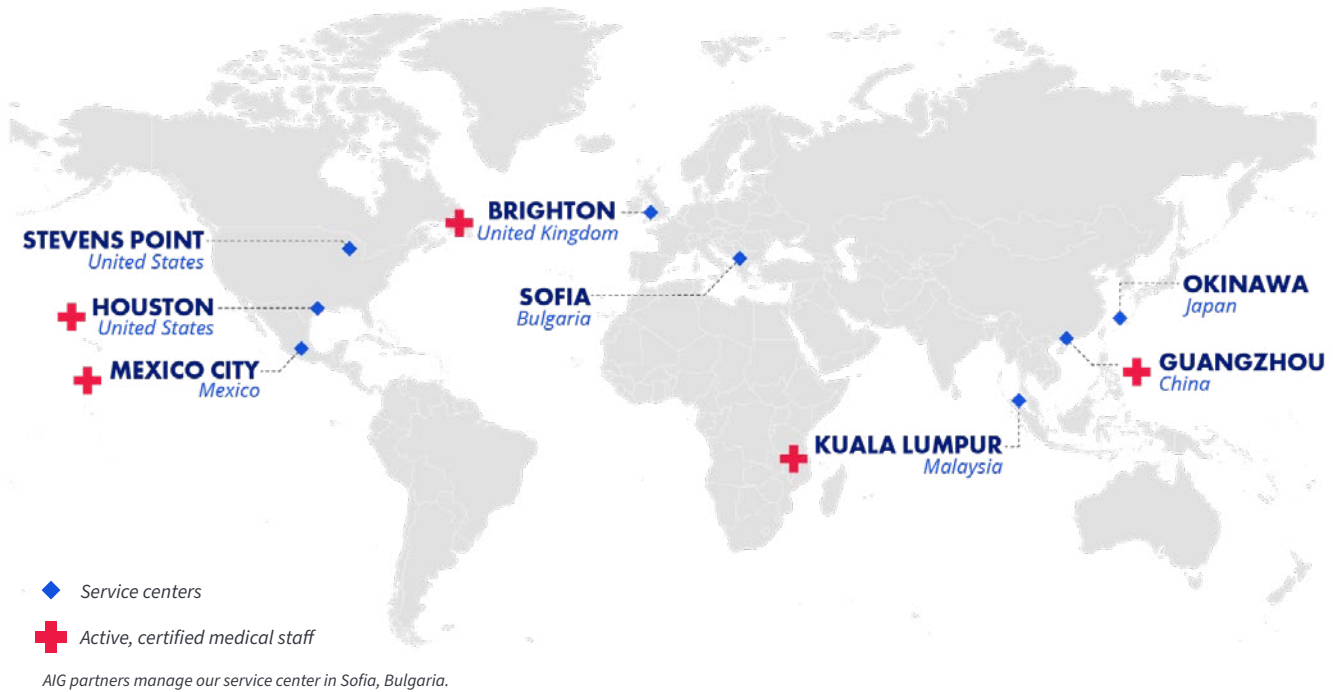
Additional information about AIG can be found at: www.aig.com, [YouTube](#), [Twitter](#) and [LinkedIn](#).

AIG is the marketing name for the worldwide property-casualty and general insurance operations of American International Group, Inc. For additional information, please visit our website at 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.

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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. AIG Travel also provides global expatriate services from the 24/7 AIG Travel service center located in Houston.



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

- | | | |
|------------------|-------------------|-------------|
| Arabic* | Hindi* | Russian |
| Bahasa Malaysia* | Hmong | Slovak |
| Tagalog* | Bahasa Indonesia* | Spanish* |
| Cantonese* | Italian* | Swahili |
| Czech | Japanese* | Swedish |
| Danish | Kikuyu | Tamil* |
| English* | Korean | Telugu |
| Estonian | Latvian | Thai* |
| Farsi | Mandarin* | Turkish |
| French* | Marathi | Urdu |
| German* | Ndebele | Vietnamese* |
| Gujarati | Norwegian | Zulu |
| Greek | Polish | Russian* |
| Hakka | Portuguese* | |
| Hebrew | Punjabi | |

* 24/7 Capability

TRAVEL ASSISTANCE SERVICES

To best appreciate the range and complexity of our services, we have placed them into four 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 ASSISTANCE

- Member-only travel assistance website and mobile app
- Flight re-bookings
- Hotel re-bookings
- Rental vehicle booking
- Emergency return travel arrangements
- Guaranteed hotel check-in
- Lost/stolen baggage 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 and consulate information
- 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



MEDICAL ASSISTANCE

- Emergency medical evacuation transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement assistance
- 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 assistance



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 high 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 travelers, 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)

We also offer custom security through our providers, including:

- Secured transportation services
- VIP meet and greet
- Executive protection
- Armored vehicles
- Risk Management consulting
- Risk/threat assessments
- Vulnerability assessments

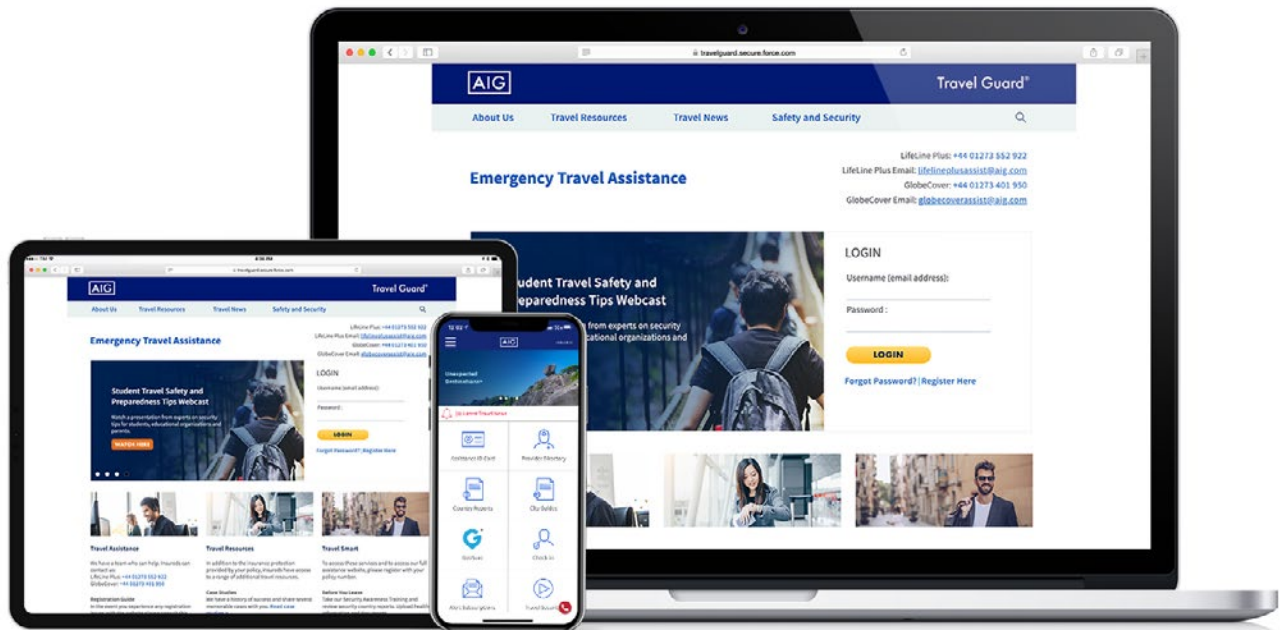


CONCIERGE SERVICES*

Our 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

*Concierge assistance services are not available in all countries.



TRAVEL ASSISTANCE WEBSITE AND MOBILE APP

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, city guides, security advice reports, 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 and app demo available upon request.

Travelers have access to the travel assistance mobile app* through Apple and Android smartphones and can access key features.

- A one-touch 'Help' phone button that directly connects travelers to one of our global service centers.
- A check-in feature lets users keep trusted contacts notified of their safe arrivals while traveling.
- Location Safety Ratings provided by GeoSure® indicate risk conditions on overall safety, physical harm, women's safety, theft, LGBTQ+ safety, political freedoms, and health for various locations within cities around the world.
- The provider directory is GPS-enabled and displays local health care providers.
- Medical translation tool translates medical terms into multiple languages.
- Drug brand equivalency tool generates equivalencies in other countries.
- Country Reports, City Guides and Security Advice Reports include risk ratings and information on conditions that may impact your travels with the ability to favorite reports.
- Travel security awareness training videos teach travelers how to be aware and prepared.
- Ability to subscribe to security travel alerts.
- My Trips enables travelers to add upcoming trips with the option to receive country alert emails and view trip advice.
- Currency Converter generates daily exchange rates.

* Website features and device availability vary by policyholder access.










* Mobile app availability and features vary by policyholder access.

* City guides are currently only available in English language (not available on the France and Canada websites).



TRAVEL GUARD® ASSISTANCE VOLUME

We support millions of customers traveling worldwide. To highlight the breadth and depth of our business, below is our 2022 activity:

 <p>491,401 Claims</p>	 <p>83,281 Information/Other</p>	 <p>39,533 Technical*</p>
 <p>44,089 Medical</p>	 <p>552 Concierge</p>	 <p>1,057 Medical Evacuations</p>
 <p>344 Security</p>	 <p>298,444 Administrative Policy Servicing</p>	 <p>927,163 Total Cases</p>

*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 PERSONNEL

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 five of our assistance centers: Houston (US), Brighton (UK), Kuala Lumpur (MY), Guangzhou (CN) and Mexico City (MX).

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. Justin and Dr. Suba, based in Kuala Lumpur and Dr. Dawson based in the United Kingdom, as well as physicians in the United States, the United Kingdom, Malaysia and China. We staff Medical Case Managers (MCMs) in five 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 physician or case manager 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 18 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 35 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 practices emergency medicine in Houston, 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 Medical liaison physician for the National Football League.

The global service centers operate 24/7/365 and are 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 a vast network of strategically located providers worldwide and engage with both local and foreign-owned entities. AIG's presence in over 80 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.

Because we do not own or operate 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, keeping costs low and service levels high. 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 based on the treating physician's report, should the insured's condition warrant emergency ground transport for emergency evacuation, we will engage a local ambulance company to provide the appropriate services.

We develop and maintain committed relationships with physicians, health care facilities, dentists, medical escorts and other medical and healthcare-related providers around the world. Furthermore, we partner with leading, nationally-recognized preferred provider organizations (PPOs). These relationships provide access to hundreds of thousands of providers and specific networks worldwide, such as Global Doctors and United Healthcare International's (UHI) Hygeia PPO Network. In addition, we support and actively work with health care administrators and AIG-owned insurance companies. 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 determine the most appropriate care for clients.

MEDICAL EVACUATION PROCESS

The medical evacuation process is designed to be simple. If you think a medical evacuation is necessary, 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

Medical Case Manager and Physician

- Obtains current medical information during consultations with local medical professionals
- Completes an evaluation of the medical reports and information
- 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 Manager and Physician

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

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

Supplemental Out-of-Country Accident and 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 policy 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.

CRISIS EVENT TIMELINE

To best appreciate the scope of our services, we have developed this timeline of recent world events where Travel Guard® customers were assisted.

2019	2020	2021	2022
JANUARY <ul style="list-style-type: none">– Terrorist Attack, Kenya– Criminal Activity, Niger	JANUARY <ul style="list-style-type: none">– U.S.-Iran Tensions, Iraq, Middle East– Wildfires, Australia– Coronavirus Outbreak, China	JANUARY <ul style="list-style-type: none">– Military coup, Myanmar	JANUARY <ul style="list-style-type: none">– Military Coup, Burkina Faso
FEBRUARY <ul style="list-style-type: none">– Civil Unrest, Haiti	FEBRUARY <ul style="list-style-type: none">– Militant Attacks, Saudi Arabia	FEBRUARY <ul style="list-style-type: none">– Civil unrest, Russia	FEBRUARY <ul style="list-style-type: none">– Russia/Ukraine Conflict, Ukraine– Winter Olympics, Beijing, China
MARCH <ul style="list-style-type: none">– Christchurch Shooting, New Zealand– Utrecht Shooting, Netherlands	MARCH <ul style="list-style-type: none">– Coronavirus-Related Travel Restrictions, Global	MARCH <ul style="list-style-type: none">– Earthquake and tsunami warning, multiple countries– Militant attacks, Mozambique	MAY <ul style="list-style-type: none">– Hurricane Agatha, Mexico
APRIL <ul style="list-style-type: none">– Terrorist Bombings, Sri Lanka	APRIL <ul style="list-style-type: none">– Tropical Cyclone Harold, Vanuatu	APRIL <ul style="list-style-type: none">– Militant threats, Chad	JULY <ul style="list-style-type: none">– Monkeypox Outbreak, Global– Political/Civil Unrest, Sri Lanka
MAY <ul style="list-style-type: none">– Rocket Attacks, Iraq– Bus Accident, Iceland	MAY <ul style="list-style-type: none">– Civil Unrest, United States	MAY <ul style="list-style-type: none">– Civil unrest, Colombia– Civil unrest, Israel/Gaza Strip/West Bank	AUGUST <ul style="list-style-type: none">– Cartel Violence, Mexico– Civil Unrest, Iraq
JUNE <ul style="list-style-type: none">– Military Coup, Sudan	AUGUST <ul style="list-style-type: none">– Explosion, Lebanon– Civil Unrest, Thailand– Military Coup, Mali	JUNE <ul style="list-style-type: none">– Civil unrest, eSwatini	SEPTEMBER <ul style="list-style-type: none">– Typhoon Hinnamnor/Henry, South Korea– Hurricane Fiona, Caribbean, Canada
AUGUST <ul style="list-style-type: none">– Hong Kong Protests, China– Hurricane Dorian, Bahamas	SEPTEMBER <ul style="list-style-type: none">– Civil Unrest, Colombia– Military Activity, Armenia, Azerbaijan	JULY <ul style="list-style-type: none">– Civil unrest, Tunisia	OCTOBER <ul style="list-style-type: none">– Civil Unrest, Chad– Hurricane Roslyn, Mexico
SEPTEMBER <ul style="list-style-type: none">– Civil Unrest, Haiti– Typhoon Mitag, Japan	OCTOBER <ul style="list-style-type: none">– Civil Unrest, Nigeria– Extremist Attacks, France	AUGUST <ul style="list-style-type: none">– Earthquake, Haiti– Taliban seizes power, Afghanistan	NOVEMBER <ul style="list-style-type: none">– Civil Unrest, China– FIFA World Cup, Qatar
OCTOBER <ul style="list-style-type: none">– Civil Unrest, Iraq– Super Typhoon Hagibis, Japan– Civil Unrest, Lebanon	NOVEMBER <ul style="list-style-type: none">– Armed Conflict, Ethiopia	SEPTEMBER <ul style="list-style-type: none">– Military coup, Guinea	DECEMBER <ul style="list-style-type: none">– Political/Civil Unrest, Peru
NOVEMBER <ul style="list-style-type: none">– Civil Unrest, Chile– Civil Unrest, Hong Kong	DECEMBER <ul style="list-style-type: none">– Tropical Cyclone Yasa, Fiji and Tonga	OCTOBER <ul style="list-style-type: none">– Armed clashes, Lebanon– Military coup, Sudan	
		NOVEMBER <ul style="list-style-type: none">– Armed conflict, Ethiopia– Civil unrest, Solomon Islands	

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

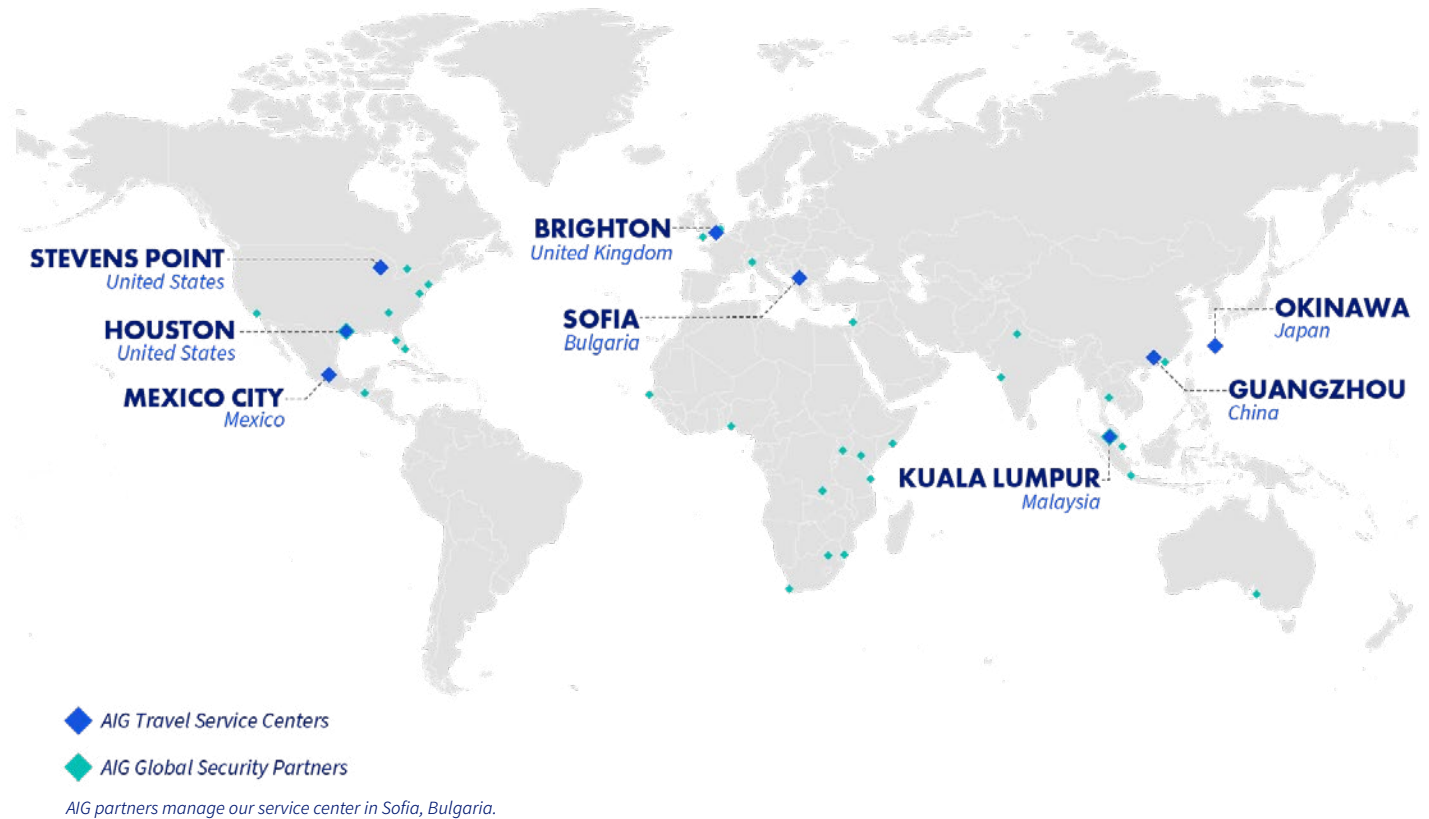
The Crisis Management Response Team (CMRT) consists of key staff members in each service center who take on defined roles during a crisis. Upon notification of a crisis event, the CMRT activates the team members as well as any on-call

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. 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.

GLOBAL SECURITY FOOTPRINT

Below is a representation of AIG Travel's security footprint.



ADDITIONAL SECURITY SERVICES

With AIG's in-house worldwide assets, AIG Travel leverages existing expertise and resources to provide high quality intelligence and security services. AIG Travel's security team provides a wide spectrum of personal security services. Our network of security consultants, specialists and operational partners allow us to respond to an event quickly and effectively. Security recommendations vary based on the severity of the situation.

Security advice, assistance, and information services are provided from the 24/7 AIG Travel service center located in Houston. AIG Travel's in-house security team is composed

of personnel with a broad spectrum of geopolitical expertise and security industry experience. Analysts utilize existing knowledge and multiple open-source and proprietary resources to provide a wide spectrum of intelligence and personal security services.

AIG Travel's security team 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 and 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. The AIG Travel security team 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 traveler in immediate danger.

Travel Guard® Travel Tracer – 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 utilize an extensive network of international contacts and are trained in open source intelligence gathering to assist with your security needs.

Monitoring services include:

- Country Reports
- Incidents and alerts
- Advisories
- Global News Watch
- City Guides
- Security briefs / reports
- Itinerary review
- Global check-in services

Prevention services include:

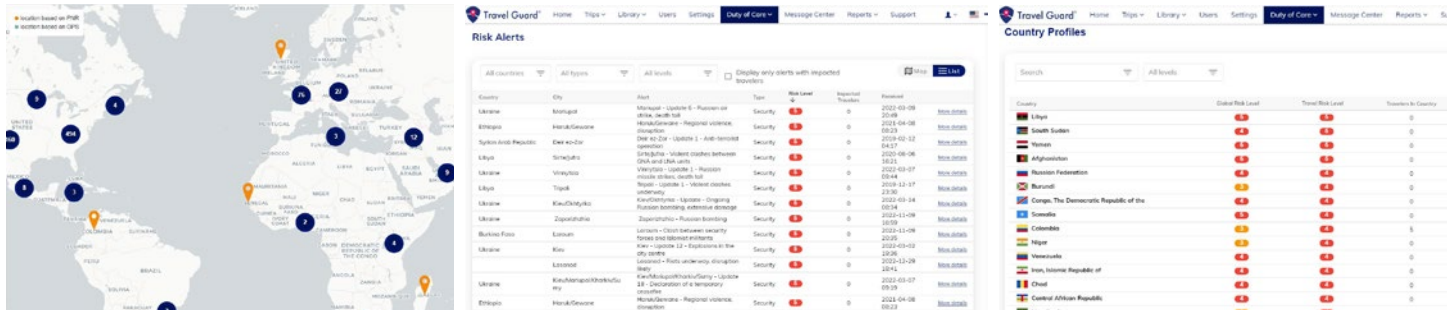
- Online travel security awareness training
- Duty of care and travel awareness training packages
- Situational awareness training
- Security consulting services

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

Travel Guard Travel Tracer can be a valuable addition to your company’s travel risk management program and offers comprehensive traveler tracking capabilities with up-to-the-minute, all-hazards threat intelligence. This configurable system delivers actionable information and intelligence that helps reduce risk wherever your employees live, work and travel, with the added reassurance of 24/7/365 access to AIG Travel’s medical, security intelligence and evacuation assistance services.



Duty of Care

- **Fully integrated duty-of-care platform** that includes risk alerts, country intelligence, traveler tracking, health measures and destination safety.
- **Worldwide mapping features** show the location of your travelers, incidents, and emerging events worldwide that could impact your travelers’ current and upcoming trips.
- **Real-time GPS** and automated PNR itinerary-based traveler tracking aggregates worldwide travel data from multiple booking sources into one interface.
- **Pre-trip advisories** are customizable and sent directly to travelers upon booking.
- **Real-time incident tracking** including risk alerts for security, terrorism, crime, political, economic stability, and health, with five risk levels for optimum alert analysis.
- **Risk alerts** are geo-plotted and visible in the online incident map, covering hundreds of countries and territories. Alerts can be sent to travelers, risk managers and agents by mobile push notification, email, or text message, depending on predefined rules, including severity/type AND location to travelers or company asset locations.
- **Personalized notifications** travelers automatically receive notifications at each stage of their journey on their smartphone, tablet and/or smartwatch. Notifications are uniquely tailored for each traveler, creating an enhanced experience.
- **Travel and health information** including country entry/exit travel requirements, airline health measures, passenger airport requirements, airport safety measures and airport services information.
- **Country risk intelligence** including country profiles, global country risk scoring, country ratings by risk categories, security, and health information.

TRAVEL GUARD® TRAVEL TRACER

Travel Guard Travel Tracer mobile app delivering an enhanced digital experience for your business travelers.

Up-to-date information:

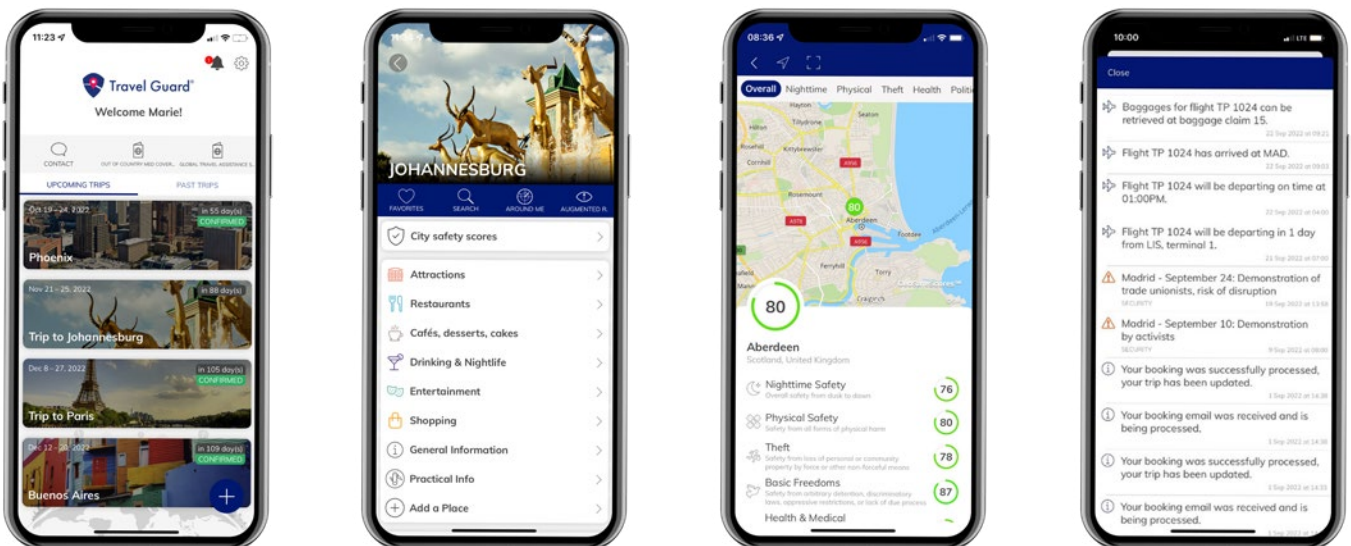
- Country entry/exit travel requirements
- Flight alerts and notifications
- Airport maps
- Accommodation details
- Customizable features (travel policy, visa requirements, emergency contacts)

Location Safety Ratings by Neighborhood, powered by GeoSure®. This feature delivers continuously updated safety information giving travelers access to a hyper-local, hyper-personal, inclusive digital safety experience. GeoSure determines a score, rated 1-100 for each location. The lower the score, the safer the location. GeoSure takes into account multiple factors to help determine a statistical average score across the following categories:

- Physical Harm
- Women's Safety
- Theft
- LGBTQ+ Safety
- Political Freedoms
- Health & Medical
- Overall Safety

Other features include:

- Real-time risk alerts and push notifications
- Maps and directions
- Travel guides
- Trip Genius™ suggests visits and activities based on the traveler's business and leisure preferences
- The Travel Guard Travel Tracer mobile app is available for iOS and Android devices and is delivered in multiple languages.





AIG

APPENDIX

Case Study Summaries	20-21
Case Studies	22-26
Testimonials	27

CASE STUDY SUMMARIES

Actual Case Studies on Following Page

Case #1: Car accident in a war zone

Challenge:

- An insured suffered serious injuries after being involved in a car accident in Ukraine.
- Ukraine was highly unstable and extremely dangerous due to the ongoing Russian military attacks.
- Insured was transported to the nearest military hospital where the treating medical team confirmed urgent surgery was needed.

Solution:

- The military hospital was in a war zone it was not safe; it was necessary to evacuate the insured out of Ukraine as soon as possible.

Result:

- The insured was taken by ground transport across the border to Poland where the surgery was performed in a local hospital.
- After a successful surgery the insured was flown by air ambulance home.

Case #2: Crisis Response for hurricane Maria

Challenge:

- A category 4 storm devastated the island of Puerto Rico upon landfall.
- 110 AIG Travel insureds were stranded and needed to be evacuated

Solution:

- AIG Travel arranged a large capacity charter flight in order to evacuate insureds off of the island.
- AIG Travel also assisted insureds by bringing aid into Puerto Rico despite many logistical challenges.

Result:

- Ensured the safe return of all clients and the delivery of aid during and support to insureds and loved ones.

Case #3: Explosion in Bangkok

Challenge:

- Explosive device was detonated near the Erawan shrine, a popular Hindu shrine located in the city center.
- Among the victims were 13 AIG insureds, 10 of whom were injured and three perished.

Solution:

- Within 24 hours after the blast AIG Travel dispatched a crisis management team of medical, security and operations staff.
- Our crisis management team worked closely with hospitals, local authorities, embassies, and family members of the deceased to efficiently coordinate the repatriation and cremation of remains of the three insureds who perished in the blast.
- We also provided counseling and administrative support to the patients and family members of those affected by the tragedy.

Result:

- Ensured the safe return of all the patients and their family members to their home countries.
- Assisted by the AIG Travel Hong Kong team, claims payments were personally presented to the insureds and their family members on the ride home from the airport in a prearranged car transfer.

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 the Insured's mortal remains.

Case #5: Insured's Wife Gives Birth During a Long-term Business Assignment

Challenge:

- Insured, accompanied by his wife and two young children, on a long-term business assignment in Ghana has to arrange for birth of their child in South Africa and travel back to Ghana after the birth.
- Only one airline offered a route between Ghana and South Africa.
- Appropriately timing departure and return flight dates with their baby's estimated date of birth.

Solution:

- Global service center frequently provided status updates.
- Assisted with process to obtain a passport, visa and fit-to-fly documents for their five-day-old newborn baby.
- Arranged all medical facility payments and flight bookings.

Result:

- Safe flight back home for the insured's newborn baby (in a bassinet to comfortably accommodate the weight and length of the baby during the flight) and family.

Case #6: Tragic Golf Cart Accident in the Dominican Republic

Challenge:

- Group of insured business travelers were on a business trip with a client in the Dominican Republic when they were on a golf cart and client accidentally fell out golf cart and struck his head.
- Client was immediately rushed to the hospital, where he unfortunately passed away.

Solution:

- Global service center explained all of the available services, including help with repatriating the mortal remains whether the deceased was insured with AIG or not.
- Arranged flights for the insured employees to leave the Dominican Republic and return home to Chicago.

Result:

- Provided support and guidance during this grievous situation.

Car accident in Ukraine war zone



In February 2022, Ukraine was invaded by Russian military forces causing many of the citizens in the country, specifically those closer to the Russian border, to seek asylum in nearby countries.

However, many companies needed to continue operations, and some employees were required to continue working in the country. In July, while Ukraine was in an emergency evacuation status due to the Russian military attacks, a business traveler from the UK had to visit Ukraine. While there, he suffered many injuries after a severe car accident, including a knee injury and fractures in his hips and arms.

Fortunately, the business traveler was an insured client, and our team at AIG Travel immediately opened a case to assist. The insured was taken to a military hospital in Kryvyi Rih known for treating soldiers with severe injuries. AIG Travel contacted the treating doctor and learned that the insured was in a clinically stable condition with surgery planned the next day for his fractures.

Even though the military hospital had the capability to treat the insured, the hospital was at a high risk of bombing by

Russian military. The AIG Travel team decided the insured should be evacuated away from the dangerous situation and transported to a higher-level-of-care hospital in Poland to prevent further injury.

Because Ukraine was declared a no-fly zone due to being in a state of war, evacuating the insured via air ambulance was not possible. AIG Travel determined that the next best course of action would be to coordinate a ground ambulance evacuation. Travel by roads in Ukraine faced similar risks as the military hospital because other buildings and infrastructure had been targeted with missiles and artillery from Russian forces.

Navigating these risks as safely as possible under the circumstances, AIG Travel worked closely with the ground ambulance provider to ensure a smooth transport. Just 48 hours after the car accident, the insured arrived safely at the hospital in Poland. Throughout the insured's medical treatment in Poland, AIG Travel continuously monitored his condition via phone conferences with the treating doctors. The insured underwent a successful surgery to stabilize his fractures, and it was crucial for him to remain in Poland for some time to properly recover from his surgery and start physiotherapy.

When it was time for the insured to leave Poland, the hospital staff in Poland and our AIG Travel team agreed that a commercial flight was not the best option due to the severity of his injuries.

The AIG Travel team therefore arranged for an air ambulance to transfer the insured back home.

The insured made it safely home to the UK without any additional complications from his surgery.

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Crisis Response for Hurricane Maria



On 20 September 2017, Hurricane Maria made landfall in Puerto Rico as a Category 4 storm, causing significant devastation across the island. Within hours of landfall, residents and visitors faced widespread damage to infrastructure, including transportation routes, utilities and communications systems.

Following the hurricane, AIG Travel learned that 110 clients were stranded and needed evacuation. We immediately began planning, arranging for a large-capacity charter aircraft in order to evacuate clients. At the time of the flight’s scheduled operation, San Juan’s Luis Munoz Marin International Airport (TJSJ/SJU) was not allowing many non-military and non-relief flights into the island. AIG Travel managed to provide one of the only civilian flights to operate at the airport in order to evacuate 110 individuals, including a number of AIG’s own employees who were in need of assistance. Separately, AIG Travel received a case on 28 September with two individuals who required immediate evacuation. AIG Travel was able to source a small aircraft and evacuate the travellers within seven hours of receiving the case.

In addition to evacuations, we assisted clients by bringing aid into Puerto Rico despite logistical challenges presented by airport and road closures. AIG Travel’s security team was also able to provide support to loved ones of AIG employees by deploying a team to contact residents on the island who were without means of communication with their families. AIG’s security assets travelled to multiple locations across Puerto Rico to drop supplies and obtain audio and video messages for family members who, until that point, were uncertain of their loved ones’ well-being.

“It is with extreme satisfaction that I would like to share my feedback towards your assistance team. Your assistance team went over and above to ensure the lines of communications were clear. They were available at all hours — there were no questions unanswered. They did an immediate follow-up.”
Ginger Hope, the mother of one of AIG’s stranded clients stated, *“I am completely satisfied with your services so much that I would never want to travel without your services.”*

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Bangkok Bombing



Bangkok, the capital of Thailand and the largest city in the country, is one of the most popular tourist destinations in South East Asia. Known as the City of Angels, Bangkok's bustling charm was replaced with shock and fear when an explosive device was detonated near the Erawan shrine, a popular Hindu shrine located in the city centre, on 17 August 2015.

The blast killed 20 people and left over 120 injured. Two smaller explosions took place the following day with no reported injuries or fatalities. Security was tightened immediately at the explosion sites and other prominent tourist spots. Among the victims were 13 AIG insureds, 10 of whom were injured and three perished.

Recognizing the need for immediate response and support, within 24 hours after the blast AIG Travel dispatched a crisis management team comprised of medical, security and operations staff. They worked with the treating physicians at the local hospitals upon arrival to assess the injuries and conditions of the 10 AIG-insured patients. Five underwent emergency surgeries for limb fractures and severe burns. The other five were treated for minor burns and tissue injuries.

In addition, the crisis management team worked closely with hospitals, local authorities, embassies, and family members

of the deceased to efficiently coordinate the repatriation and cremation of remains of the three insureds who perished in the blast. While on the ground, the crisis management team also provided counselling and administrative support to the patients and family members of those affected by the tragedy.

Having established direct communications with the treating physicians and relevant authorities, the crisis management team and the Assistance Centre staff in Kuala Lumpur continued to monitor the conditions and treatments of the patients in the hospitals after on-site support ended. Upon their discharge, the team facilitated and ensured the safe return of all the patients and their family members to their home countries.

The Claims team supported the insureds by swiftly reviewing the coverage of their travel insurance policies and expediting claims payment processing. Assisted by the AIG Travel Hong Kong team, payments were personally presented to the insureds and their family members on the ride home from the airport in a prearranged car transfer.

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Mall Attack in Kenya

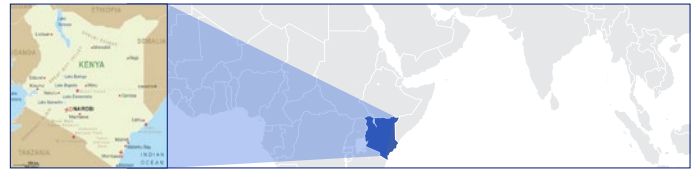
Midday on September 21, 2013, the Westgate Mall in Kenya’s capital city of Nairobi was attacked by masked gunmen. The client was taking his daughter to the mall to attend a friend’s birthday party. When he drove into the lower basement parking, the client heard gun shots and small explosions. He decided 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 empathise 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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Customer's Wife Gives Birth During a Long-term Business Assignment

An insured business traveler, accompanied by his wife and two children, started a long-term assignment in Accra, Ghana, when he received the news that his wife was pregnant. The insured contacted his employer and the AIG Travel global service center to prepare arrangements for his wife to give birth in their hometown of Johannesburg, South Africa, and then travel back to Ghana after the birth of their child. Since the insured's two children were too young to remain in Ghana, they also had to plan for them to travel to Johannesburg for the birth. Only one airline offered a route between Ghana and South Africa, so AIG Travel coordinated closely with the insured and his wife's doctors to determine departure and return flight dates timed appropriately with their baby's estimated date of birth.

The insured preferred email communication only, and AIG Travel sent regular, detailed email communications and responded to any questions the insured encountered while his wife was completing pre-natal appointments in Ghana and all throughout their case. AIG Travel reserved a flight for the insured and his family to travel to their home country of South Africa a month before the baby's estimated date of birth. The insured's wife welcomed a healthy baby girl to their family a few weeks after arriving in their home country.

The insured's wife and baby were doing very well and completed follow-up appointments with their gynecologist and pediatrician. AIG Travel assisted the insured with the process to obtain a passport, visa and fit-to-fly document for their five-day-old newborn baby. Because of a public holiday, obtaining the visa was delayed, so AIG Travel helped re-book their flight within three days of the original flight date. Furthermore, AIG Travel ensured the airline had a seat with a bassinet to comfortably accommodate the weight and length of the insured's newborn baby.

The centralized efforts of AIG Travel's global service center went above the insured's expectations and included frequent status updates, medical facility payment arrangements, seamless handling of unexpected visa and flight delays, and most importantly, resulted in a safe flight back home for a newborn baby and her family.



“The travel went smoothly, and it’s not our first time travelling with an infant. However, travelling with a nine-year-old, a toddler and an infant was quite an adjustment. In the end, we arrived home in Ghana in one piece without losing anything or anyone,” said the insured. “Thank you for the interest and the support we received from your AIG team throughout the entire period. It was really fantastic and commendable.”

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Tragic golf cart accident in the Dominican Republic



A group of insured business travelers from the United States were on a business trip with a client in the Dominican Republic.

After the travelers treated their client to dinner, they all boarded a golf cart to ride back to the hotel. During the ride, their client accidentally fell out of the golf cart and struck his head. He was immediately rushed to the hospital, where he unfortunately passed away. One of the insured employees contacted the AIG Travel global service center requesting urgent assistance after this tragic event.

The travel assistance coordinator explained all of the available services, including help with repatriating the mortal remains whether the deceased was insured with AIG or not. However, the employer of the deceased worked with their insurance provider to repatriate his mortal remains.

The travel assistance coordinator re-booked earlier return flights for the insured employees to leave the Dominican Republic and return home to Chicago. Within just a few hours from the initial call to the AIG Travel global service center, the insured employees were able to fly out of the Dominican Republic and arrive home safely.

Dealing with bereavement is challenging, especially when it occurs on a trip in another country. If a grievous situation arises while travelling, AIG Travel is available 24 hours a day to help and support insureds around the globe.

“I am very happy that we had Travel Guard® to provide the needed support and guidance.

The Travel Guard team did a fantastic job and provided continuous updates and support.

It is not often that when I am told that things will be handled, that I actually have the comfort that things will be handled properly. When dealing with Travel Guard, I have trust and confidence that the team will always follow through to the end.

Thank you again. GREAT JOB!! ”

-Insureds’ Employer

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CUSTOMER TESTIMONIALS

Soon after the 7.8 magnitude earthquake hit Nepal, AIG Travel's global service centers began receiving calls from travelers, many trapped in remote mountain locations, including Mount Everest. 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 charter flights. Our crisis response activities in Nepal were coordinated and completed on May 2, 2015; only seven days after the earthquake struck.

"I can't say thank you enough to everyone for the job they did. As I am home now, I have started to share my experience with Travel Guard to my family and friends, and will do all I can in the future to advertise my positive experience to anyone I come in contact with. I can honestly say that every vacation I take from now on, I will be sure to purchase a travel insurance policy from your company." – Insured, U.S.

"Thank you very much for your ongoing care and communication with me. I certainly valued your assistance and gained comfort and support from knowing you were in the background looking to help when I needed it." – Insured, Asia Pacific

A New Zealand client called the global service center for help completing a mature age assessment coverage form on behalf of his wife. The client noticed our perceptiveness and ability to provide tailored customer service to a global audience.

"I'm very impressed! It must be difficult dealing with people with different cultures and languages all the time." – Insured

Disappointed by issues with an airline during a trip, an insured, a 37-year veteran of the insurance sales and claims industry, wrote in to share his positive experience with our company.

"We were left to find our own way. This is where AIG Travel became a life saver! We were instructed by a claims representative on what to do, and the stress was immediately relieved. Upon our return home, AIG Travel took control of our situation. The professionalism of the claims processors was second to none! In a job where people can be angry and irrational, the three representatives who helped me not only made this claim process relaxing, but I felt confident after each call. Thank you for all your support! In today's computerized world, AIG Travel has kept that personal touch and should be commended for it!" – Insured

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