



Foreign Comp Elite[®]

With an increasing number of employees travelling and relocating overseas, protecting human capital has become an integral part of the risk management strategy of multinational companies. The personal safety and well-being of these employees is critical for companies to succeed in today's global business environment.

Foreign Comp Elite[®] provided by AIG, offers companies one of the most comprehensive coverage forms available in the marketplace through first response, 24-hour coverage, as well as built-in coverage extensions to ensure their employees will be covered while conducting business on both domestic and foreign soil.

Advantages and Benefits

No War or Terrorism exclusion applicable to Employee Injury Benefit section.

Coverage for additional expenses incurred due to repatriation of injured covered employees.

Coverage applies to all covered classifications of employees, including local hires, on trips outside of their home countries.

Limits apply "per person" with no policy aggregate.

Accidental Death & Dismemberment coverage is added to most policies to provide added coverage.

Clients have access to the 24-hour, 365-day travel assistance services of Travel Guard[®], an AIG company. Specific services include pre-travel information, in or out-patient care, filling prescription medication, emergency medical evacuations and much more.

COVERAGE HIGHLIGHTS

- Coverage includes first response and 24-hour coverage for business trips.
- Employment injury benefits are applied on a primary basis for all covered classifications of employees.
- Built-in coverage extensions include:
 - Reverse Trip Travel for in-bound covered foreign-based employees who visit the U.S. or Canada on business trips.
 - Foreign Trip Travel coverage for covered local country nationals or third country nationals on business trips outside of their country of assignment.
 - Endemic disease.
- Broadened basic coverage includes:
 - Employee injury benefits insurance.
 - Supplemental repatriation expense for all covered classifications of employees.
 - Redesigned limits for employer's liability.



American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 100 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 and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

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