



THE PARTNER TO TAKE  
YOUR BUSINESS FURTHER

## AIG CORPORATE EDGE

Group Personal Accident And Group Business Travel



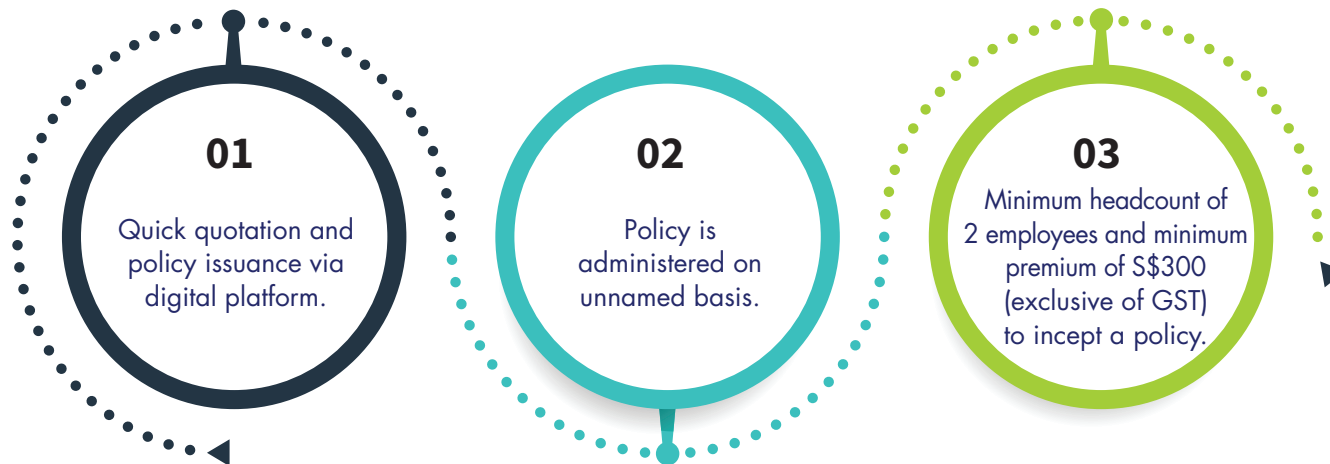
# CORPORATE EDGE

Corporate Edge is an innovative insurance product that allows the mixing of plan options to fulfil any business organisation's protection needs.

Most of all, they are pre-underwritten package plans that provide Singapore-registered clients comprehensive coverage with market-leading benefits – including no maximum age limit.

Because we understand that running a business in a period of uncertainty can prove to be challenging. Whether it's coverage for business continuity or staff protection, only a comprehensive business protection plan can offer peace of mind.

## Advantages of Corporate Edge: Ease of Administration and Faster Turn-around Time



# CORPORATE EDGE

Corporate Edge provides relevant solutions to Small and Medium Enterprises (SMEs) to tackle the new routines, emerging risks, heightened awareness of health and the associated financial risks like business continuity.



## Business Continuity

- People Catastrophe Cover if >50% (min 3 employees) are hospitalised or quarantined due to Infectious Disease/ Temporary Personnel Replacement Costs
- Recruitment Costs in the event there is a fatal accident



## Business Owner

- Accidental Death
- Permanent Disability
- Critical Illness
- Death/ Permanent Total Disablement/ Hospital Cash (Infectious diseases)

## Employee Benefits

- Accidental Death/ Work from Home Protection
- Permanent Disability
- Critical Illness
- Death/ Permanent Total Disablement/ Hospital Cash (Infectious diseases)



# GROUP PERSONAL ACCIDENT





Second & Third Degree Burns benefits



Personal Accident benefit



Fracture benefits



Treatment by TCM



Lump sum payout for top 5 Critical Illnesses



EXISTING BENEFITS

# GROUP PERSONAL ACCIDENT

Summary At A Glance

NEW ADD-ON BENEFITS

Accidental Medical Reimbursement



Higher Hospital Income cover for Business owner due to Infectious Disease



Weekly indemnity due to Temporary Total Disablement and Temporary Partial Disablement



Temporary Personnel Replacement / Recruitment Costs



**ENHANCED**

Death due to Infectious Disease benefit



Lump sum payout for business due to People Catastrophe



**ENHANCED**

Work from Home Protection - Additional Personal Accident Sum Insured if accident is sustained at home



Hospital Income lump sum benefit for employees due to Infectious Disease



Transportation allowance for Post-Hospitalisation Consultation due to Infectious Disease or Accident (up to 3 visits)







Existing Benefits

New Add-on Benefits



# GROUP PERSONAL ACCIDENT

As you expand your business, there is a need for greater protection. Whether it's adjusting to more stringent workplace health and safety regulations, fulfilling government regulations, or simply having a plan for business continuity.




## PERSONAL ACCIDENT BENEFITS (CORE BENEFITS)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Accidental Death & Permanent Disablement	\$100,000	300,000	10 x Annual Salary, up to \$500,000	24 x monthly salary, up to \$1,000,000	36 x monthly salary, up to \$1,500,000
 Work from Home Protection - Additional Personal Accident Sum Insured if accident is sustained at home	10% of AD Sum Insured under Sect 1.1 capped at \$10,000	10% of AD Sum Insured under Sect 1.1 capped at \$30,000	10% of AD Sum Insured under Sect 1.1 capped at \$50,000	\$30,000	\$30,000
 Fractures	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
 Second & Third Degree Burns	As listed in the 'Schedule of Injuries' under Section 1.1				

## ADDITIONAL BENEFITS

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Treatment by Traditional Chinese	\$750	\$750	\$1,000	\$1,000	\$1,500
 Death due to Infectious Disease benefit	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000



## OPTION A

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Accident Medical Reimbursement	\$3,000	\$4,000	\$5,000	\$5,000	\$5,000
 Transportation allowance for Post-Hospitalization Consultation due to Infectious Disease or Accident (up to 3 visits)	\$50 per visit	\$50 per visit	\$50 per visit	\$50 per visit	\$50 per visit
 Infectious Disease lump sum benefit upon hospitalisation (Excess period: 5 days)	\$800	\$1,000	\$1,200	\$2,000	\$2,000






# GROUP PERSONAL ACCIDENT

## OPTION B

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Temporary Total Disablement (up to 75% of Gross Weekly Salary)	\$200	\$300	\$500	\$1,000	\$1,500
 Temporary Partial Disablement (up to 50% of Gross Weekly Salary)	\$100	\$150	\$250	\$500	\$750


## OPTION C (minimum 6 headcount required)

**Business Continuity Cover** Lump sum payout for added business expenses due to business interruption from Infectious Disease.

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 People Catastrophe Cover	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
 Temporary Personnel Replacement Costs/ Recruitment Costs	Up to \$5000	Up to \$5000	Up to \$5000	Up to \$5000	Up to \$5000
 Infectious Disease lump sum benefit for business owners upon hospitalisation (Excess period: 5 days)	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

Lump sum payout for added business expenses due to business interruption from Infectious Disease.

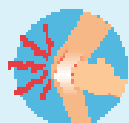
## OPTION D (minimum 6 headcount required)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
 Critical Illness	\$10,000	\$15,000	\$20,000	\$20,000	\$25,000



# CASE STUDY 1

Even though Brilliant Pro Ltd only employs less than 6 staff, its employer, Stephan, wishes to protect his employees with **Corporate Edge Group Personal Accident Plan 2 Employee Protection Booster (Core benefits + Option A & B)**



David, a technician, fractured his arm from a fall at home. He seeks hospital treatment as well as Traditional Chinese Medicine (TCM) to speed up his recovery.



AIG Corporate Edge responds by granting benefits and compensation for Fractures, Accident Medical Reimbursement (AMR), Traditional Chinese Medicine (TCM), and Temporary Total Disablement.



David returns to work but unfortunately contracts Infectious Disease (ID) and admits himself to hospital.



Fortunately, with AIG Corporate Edge a lump sum payout was given for hospitalisation due to ID.



David recovers and returns back to work.



# CASE STUDY 2

An IT start-up of 6 young entrepreneurs is looking for comprehensive plans for employee retention and business coverage against unexpected costs due to the pandemic. The company decides to sign up for **Plan 3: Employee protection 360 + business continuity (Core benefits+ Option A, B, C & D)**



During the pandemic, 3 employees are exposed to infectious disease and are required to be quarantined at the National Centre for Infectious Disease.

AIG Corporate Edge responds to claims for People Catastrophe Cover benefit and Infectious Disease hospital income. The entrepreneurs can use the lump sum payout to cover for their operational cost.



A few weeks later, Employee A is diagnosed with cancer during his annual medical check-up.

AIG Corporate Edge grants claim under Critical illness.



Soon after, Employee B fractures his arm while playing badminton with his friends.



AIG Corporate Edge grants claims for accident medical reimbursement, TCM & fractures benefits.





# GROUP BUSINESS TRAVEL





# GROUP BUSINESS TRAVEL

Overseas personal accident benefits



Overseas medical expenses & hospitalisation benefits



Trip inconvenience benefits (travel delay & Flight diversion payable every 4 hours)



**ENHANCED**



Cover for return treatment in Permanent Country of Residence regardless if treatment is sought overseas

## Summary At A Glance

EXISTING BENEFITS

NEW ADD-ON BENEFITS

Overseas quarantine allowance in the event of unexpected, mandatory quarantine



Psychological support due to contraction of Infectious Disease












Infectious Disease Recuperation Benefit (if hospitalised due to Infectious Disease for at least 14 days)





# GROUP BUSINESS TRAVEL

## BUSINESS TRAVEL ACCIDENT BENEFITS

-  Accidental Death & Permanent Disablement  
(refer to Items 1.0-1.28 listed in the Schedule of Events)
-  Medical Expenses
-  Hospitalisation Benefit
-  Return Treatment in Permanent Country of Residence
-  Infectious Disease Recuperation Benefit  
(if hospitalized due to Infectious Disease for at least 14 days)
-  Psychological support due to contraction of Infectious Disease
-  Repatriation and other Emergency Travel Expenses
-  Trip Cancellation Expenses
-  Travel Curtailment, Rearrangement or Replacement Expenses

### Additional Benefits for Plus Coverage

-  Travel Delay

### Additional Benefits for Enhanced Coverage

-  Overseas Quarantine Allowance

#### Plan 2

\$40,000

\$400,000

\$200 per day, up to a maximum of \$10,000

Overall section limit: \$15,000

Dental limit: \$500

\$1,000

\$200 per session up to \$2,400

As Charged

\$10,000

\$10,000

#### Plan 3

10 x Annual Salary up to \$700,000

\$600,000

\$200 per day, up to a maximum of \$10,000

Overall section limit: \$20,000

Dental limit: \$500

\$1,000

\$200 per session up to \$2,400

As Charged

\$15,000

\$15,000

\$200 for every full 4 hours of delay,  
up to a maximum of \$2,000

\$200 for every full 4 hours of delay,  
up to a maximum of \$3,000

\$50 per day for a maximum of 14 days

\$50 per day for a maximum of 14 days



# CASE STUDY 1

A consulting firm looks for travel plans to cover employees safety during business travel and takes up **Business Travel Accident Plan 3**



Soon after, Employee A travels to China during a pandemic and faces quarantine on arrival. Unfortunately, he also loses his phone during his transfer to the quarantine facility.

AIG Corporate Edge grants claims for overseas quarantine allowance, and loss of personal property.

A week later, Employee B travels to Japan and the sudden change in climate triggers his asthma condition.



He seeks medical treatment overseas and AIG Corporate Edge grants his claim of overseas medical expenses.

While rushing to make the flight back to Singapore, Employee B sprains his ankle at the airport.

He seeks treatment from his family doctor upon arrival and is granted medical claims through AIG Corporate Edge.



Employee C travels to Malaysia and is hospitalized from contracting an infectious disease.

The hospital requests a Letter of Guarantee (LOG) for his stay and AIG Corporate Edge responds promptly.

His hospitalization lasts 21 days and Corporate Edge responds with Infectious Disease recuperation benefits to take care of his expenses during his recovery period.

Employee C's traumatic experience leads him to seek psychological consultation and AIG Corporate Edge responds with Psychological support due to contraction of Infectious Diseases.





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