



## Student Travel Protector

Staying Healthy, Safe, and Secure While Studying Abroad



Today's educational institutions that host study abroad programs face a challenging reality: a complex world of geopolitical and economic uncertainties that demand unprecedented levels of planning and coordination to keep students healthy, safe and secure. Schools face competing demands in fulfilling both fiduciary and legal "duty of care" obligations, managing resources, and operating within increasingly scrutinized budgets. Unexpected illness, civil unrest, or natural disasters are threats that can have huge impacts.

We understand that managing student travel can be a daunting task. That's why we're here to do the heavy lifting. From deciphering the Department of State's requirements regarding travel to evacuating students out of the country in the wake of an earthquake, we will work with you every step of the way to provide care in a cost-efficient and compliant manner. Our end-in-mind is simple, yet runs deep through the core of our company's philosophy: to deliver an end-to-end insurance and service solution that covers students and helps them experience the best of what travel has to offer.

### AIG in Action: Madagascar

March 2009 - With a military coup brewing, a security evacuation is initiated by our security specialists — *four days ahead of the U.S. government's warning.*

### How We Meet Your Needs

More than nine million clients all over the world turn to us to manage their travel safety, security, and travel medical needs. These are five reasons why AIG continues to be the trusted solution:

- **We think globally, act locally.** Our global reach extends to over 130 countries and jurisdictions. A worldwide network of multi-lingual medical specialists, security experts, and travel specialists and five 24/7 Assistance centers help ensure that travelers are supported anytime, anywhere in the world and with local expertise.
- **Depth, breadth and flexibility of coverage, wherever students venture.** Whether it's coverage for medical expenses, security and medical evacuation, trip cancellation, baggage loss – we've got them packed and ready to respond.
- **We value cost containment and full transparency.** With minimal administration and no hidden cost or case fees, our innovative travel program delivers insurance benefits and end-to-end assistance services that are cost-effective and meet a wide range of travel needs.

## Why AIG?

- A single-source solution:** A leading insurance provider with a wholly-owned assistance operation, we deliver a complete array of insurance benefits and Assistance services. What this means for you: ease in managing travel, cost savings for your organization and seamless customer care for student travelers.
- Risk management expertise with an eye on innovation:** Time-tested with a 90-year history and over 40 years of experience in travel, we know risk the way colleges and universities understand education.
- Financial strength:** As a worldwide insurance organization with \$64 billion in revenue and paying an average of \$123 million claims each business day in 2011, it's no surprise that we are the carrier of choice for more than 88 million customers around the globe.
- Strategic approach to compliance:** We've adopted the industry's most rigorous compliance and customer service standards. The rules, processes and controls we've embedded into our operating policies not only help our clients comply with applicable insurance regulations, but also provide tools to help identify potential risk exposures and react to emerging risks in a timely manner.

### AIG in Action: Belize

May 2012 – During a volunteer trip organized by the University of Alabama, six students were injured when their bus hit a wall and overturned. AIG's Travel Guard was immediately contacted, where assistance coordinators:

- Dispatched a specialist to Belize to manage communications and services between medical providers, students, university program coordinators, and the students' families
- Coordinated ground ambulance transfer to the nearest diagnostic center and covered testing procedures including CT scans, MRI scans, and X-rays
- Organized ground transportation between the clinic, hotel, and airport, as well as meals
- Arranged hotel stays near the airport for the injured students
- Ensured frequent contact and the safe return of all six students to their respective hometowns

## Benefits At-A-Glance

### Travel Health

Medical Expense  
Accident Medical Expense  
Emergency Medical Evacuation  
Family Travel  
In-Hospital Indemnity  
Bedside Visitor  
Attendor  
Quarantine  
Repatriation of Remains  
Bereavement & Trauma Counseling  
Coma  
Seat Belt/Air Bag  
Permanent Total Disability

### Travel Support

Trip Cancellation  
Trip Interruption  
Trip Delay  
Return Air  
Baggage Loss/Personal Effects  
Baggage Delay

### Travel Security

Security Evacuation  
Natural Disaster  
War Risk  
Felonious Assault  
Violent Crime  
Terrorism Scare  
Bomb Scare  
Fire Alert  
Hijacking/Carjacking

## Learn More

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Bring on tomorrow