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PARTNERING TO TAKE YOUR BUSINESS FURTHER

CORPORATE EDGE

Group Personal Accident And Group Business Travel

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CORPORATE EDGE - Total Solutions for SMEs during the New Normal

Many Small Medium Enterprises (SMEs) face tough challenges with the associated costs and impact of Infectious Diseases* on their business operations. Business owners are forced to make adjustments to traditional work environments to make way for new ways of operating.

Corporate Edge provides easy and relevant insurance solutions that address the protection needs of SMEs. Benefits include Infectious Disease* coverage to achieve staff retention, and Business Continuity coverage to relieve the financial impact on business operations.

* Infectious Disease includes coverage for COVID-19

Unique features of Corporate Edge:
Relevant Benefits, Affordable Cover and Ease of Administration

Quick quotation and policy issuance via digital platform.

Policy is administered on unnamed basis.

Minimum headcount of 2 employees and minimum premium of S$300 (exclusive of GST) to incept a policy.

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CORPORATE EDGE - Leading the way with enhanced coverages for Personal Accident, Infectious Disease and Critical Illness

Corporate Edge provides relevant solutions to Small and Medium Enterprises (SMEs) to tackle the main concerns of business owners. After all, it's about letting business owners focus on what matters most – the continuity of their business.

1 Keep the business running

2 Protect the decision maker

3 Protect the employees and achieve employee retention

Ensure total protection with coverages for:

Business Continuity

- People Catastrophe Cover
  If more than 50% (which must include minimum of 3) employees are hospitalised or quarantined due to Infectious Disease
- Replacement Costs of temporary personnel due to Infectious Disease
- Recruitment Costs in the event there is an Accidental Death or Permanent Total Disablement

+

Business Owner

- Personal Accident (no maximum age limit)
- Additional Personal Accident payout if injured whilst Working from Home
- Critical Illness
- Death due to Infectious Disease
- Higher Hospital Income due to Infectious Disease

+

Employees

- Personal Accident (no maximum age limit)
- Additional Personal Accident payout for Working from Home
- Critical Illness
- Death due to Infectious Disease
- Hospital Income due to Infectious Disease

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CORPORATE EDGE
GROUP PERSONAL ACCIDENT

Leading the way with enhanced coverage for Personal Accident, Infectious Disease and Critical Illness

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CORPORATE EDGE

GROUP PERSONAL ACCIDENT

Summary At A Glance

EXISTING BENEFITS

- Second & Third Degree Burns benefits
- Fracture benefits
- Treatment by Traditional Chinese Medicine
- Accidental Medical Reimbursement
- Weekly indemnity due to Temporary Total Disablement and Temporary Partial Disablement
- **ENHANCED** Death due to Infectious Disease benefit
- **ENHANCED** Work from Home Protection - Additional Personal Accident Sum Insured if accident is sustained at home

NEW ADD-ON BENEFITS

- Personal Accident benefit
- Lump sum payout for top 5 Critical Illnesses
- Higher Hospital Income cover for Business owner due to Infectious Disease
- Temporary Personnel Replacement / Recruitment Costs
- Lump sum payout for business due to People Catastrophe
- 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

Note: The key benefits are highlighted above.
Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

CORPORATE EDGE

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	Up to $100,000	Up to 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 Personal Accident Sum Insured	10% of Personal Accident Sum Insured	10% of Personal Accident Sum Insured	10% of Personal Accident Sum Insured	10% of Personal Accident Sum Insured
Fractures	Up to $5,000	Up to $5,000	Up to $5,000	Up to $5,000	Up to $5,000
Second & Third Degree Burns	Covered	Covered	Covered	Covered	Covered
Treatment by Traditional Chinese Medicine (TCM)	Up to $750	Up to $750	Up to $1,000	Up to $1,000	Up to $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	Up to $3,000	Up to $4,000	Up to $5,000	Up to $5,000	Up to $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

Note: The key benefits are highlighted above. Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

CORPORATE EDGE

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 provides lump sum payout for unexpected expenses incurred due to business interruption.

	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

OPTION D (minimum 6 headcount required)

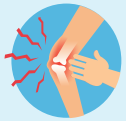
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Critical Illness	$10,000	$15,000	$20,000	$20,000	$25,000

Note: The key benefits are highlighted above. Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

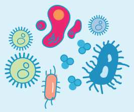
CORPORATE EDGE
GROUP PERSONAL ACCIDENT

CASE STUDY 1

Brilliant Pte Ltd is an engineering company employing less than 6 employees. Stephen, the business owner, wants to protect his employees with **Corporate Edge Group Personal Accident Plan 2 (Core benefits + Option A & B)**



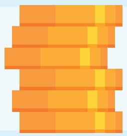
David, a technician, fractures his arm from a fall at home. He seeks hospital treatment as well as Traditional Chinese Medicine (TCM) treatment to speed up his recovery.



AIG Corporate Edge responds to claims for Fractures, Accident Medical Reimbursement (AMR), Traditional Chinese Medicine (TCM), and Temporary Total Disablement.

David returns to work but unfortunately contracts an Infectious Disease (ID) and is admitted to hospital.

AIG Corporate Edge responds with a lump sum payout for hospitalisation due to ID.



David recovers and returns to work.

CASE STUDY 2

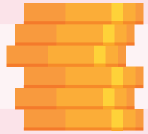
Innovation Pte Ltd. an IT start-up, wants to cover unexpected costs due to the outbreak of an infectious disease and achieve staff retention. The company decides to take up **Corporate Edge Group Personal Accident Plan 3 (Core benefits + Option A, B, C & D)**

During a COVID-19 outbreak, three employees are required to be quarantined at the National Centre for Infectious Disease.

AIG Corporate Edge responds to claims under People Catastrophe Cover benefit and Innovation Pte Ltd can use this lump sum payout to cover their operational costs.

Alvin, a programmer, is diagnosed with cancer during his annual medical check-up.

AIG Corporate Edge responds to claims under Critical Illness.



Keith, a business development manager, fractures his arm while playing badminton with his friends.

AIG Corporate Edge responds to claims for Fractures, Accident Medical Reimbursement (AMR) and Traditional Chinese Medicine (TCM).

Case studies are for illustration purposes. All claims are subjected to the policy terms & conditions.

CORPORATE EDGE
GROUP BUSINESS TRAVEL

Leading the way with enhanced coverages for Infectious Diseases

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CORPORATE EDGE GROUP BUSINESS TRAVEL

Summary At A Glance

EXISTING BENEFITS

- Overseas personal accident benefits
- Overseas medical expenses & hospitalisation benefits
- Trip inconvenience benefits (Travel delay & Flight diversion payable every 4 hours)
- **ENHANCED** Return Treatment in Permanent Country of Residence regardless if treatment is sought overseas

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)

Existing Benefits

New Add-on Benefits

Note: The key benefits are highlighted above. Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

CORPORATE EDGE

GROUP BUSINESS TRAVEL

BUSINESS TRAVEL ACCIDENT BENEFITS

	Plan 2	Plan 3
Accidental Death & Permanent Disablement	Up to $400,000	10 x Annual Salary up to $700,000
Medical Expenses	Up to $400,000	Up to $600,000
Hospitalisation Benefit	$200 per day, up to a maximum of $10,000	$200 per day, up to a maximum of $10,000
Return Treatment in Permanent Country of Residence	Up to overall section limit:$15,000 Dental limit: $500	Up to overall section limit: $20,000 Dental limit: $500
Infectious Disease Recuperation Benefit (if hospitalized due to Infectious Disease for at least 14 days)	$1,000	$1,000
Psychological support due to contraction of Infectious Disease	$200 per session up to $2,400	$200 per session up to $2,400
Repatriation and other Emergency Travel Expenses	As Charged	As Charged
Trip Cancellation Expenses	Up to $10,000	Up to $15,000
Travel Curtailment, Rearrangement or Replacement Expenses	Up to $10,000	Up to $15,000

ADDITIONAL BENEFITS FOR PLUS COVERAGE

	Plan 2	Plan 3
Travel Delay	$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

ADDITIONAL BENEFITS FOR ENHANCED COVERAGE

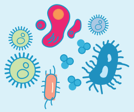
	Plan 2	Plan 3
Overseas Quarantine Allowance	$50 per day for a maximum of 14 days	$50 per day for a maximum of 14 days

Note: The key benefits are highlighted above. Please refer to the policy schedule and policy wording for full benefits, terms and conditions.

CORPORATE EDGE

GROUP BUSINESS TRAVEL

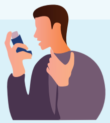
CASE STUDY



Specialist Pte Ltd, a consulting firm, wants to secure protection for their employees during their business trips abroad and decides to take up **Business Travel Accident Plan 3.**

Amelia, a project manager, heads to country A and country B on a business trip. Due to a sudden spike of COVID-19 cases in country A, country B imposes a compulsory quarantine on all passengers arriving from country A less than 24 hours before Amelia departs for country B. This leads to Amelia serving a compulsory 14-days quarantine in country B.

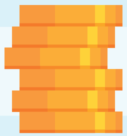
AIG Corporate Edge responds to claims for overseas quarantine allowance which provides financial relief.



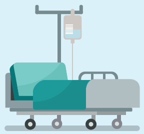
A week later, Samuel, a marketing director, travels to country B and the sudden change in climate triggers his asthma and he seeks treatment while in country B.

AIG Corporate Edge responds to claims for overseas medical expenses.

Samuel sprains his ankle while rushing to catch a flight back to Singapore. He seeks treatment from his family doctor upon arrival.



AIG Corporate Edge responds to claims under Return Treatment in Permanent Country of Residence.



Randall, a sales lead, travels to Malaysia and is hospitalised for 21 days after contracting an infectious disease. The hospital requests a Letter of Guarantee (LOG) for his hospitalisation.

AIG Corporate Edge responds and issues the LOG promptly.

AIG Corporate Edge also responds under Infectious Disease Recuperation benefit to cover his expenses during his recovery.

Case studies are for illustration purposes. All claims are subjected to the policy terms & conditions.

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Corporate Edge Group Personal Accident is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC web-sites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).