A lifeline if you need one

GlobeCover provides insured persons with business travel services, including all-important emergency assistance, and a range of web and telephone based services that can be used at any time — just not when a claim is being made.

All the emergency and assistance services described are subject to the policy cover.
Services before you leave

Travel Angel
Before you travel on business you can access our award-winning e-learning and situation awareness programmes, Travel Angel. It’s simple to access and provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, terrorism and unrest. Fully interactive, the core episode and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

Go to www.aig.co.uk/globecover and follow the link.

Pre-travel and security advice and assistance

• Services available in the area.
• Tradesmen, decorators and gardeners plus information like which schools, doctors or babysitters work, home or whilst travelling.

Go to www.aig.co.uk/globecover and follow the link.

Travel concierge service

Need a restaurant near your hotel or a conference room near the airport? Need a ticket for a flight? Or perhaps help finding your way around your destination.

Go to www.aig.co.uk/globecover and follow the link.

Services when you’re travelling

Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401 950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and clinics worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

• direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card
• for someone to pick you up whilst you’re in hospital or if it’s abroad
• to bring you home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401 950

• Legal referral – to an embassy, consulate or other source of legal advice
• Information on facilities available through Social Services.
• Information on facilities available through Social Services.
• Bereavement advice
• Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability)
• Referral to a funeral director and advice on the practical details.

In addition to the services provided for business travellers, GlobeCover also provides a range of services that any insured person can use.

MyHealthPortal

You and your family can access our online health portal at any time.

• A Second Opinion from leading world specialists about any medical condition and treatment.
• 24/7 support for family and friends when travelling in the UK via the website, phone, SMS text message or even video mobile phone.
• Plus a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

Go to www.aig.co.uk/globecover and follow the link.

Counselling service call +44 (0)117 934 2121 (calls are not recorded)

• Identifying and managing stress and stressful situations, including crises, debt and addiction.
• Advice on the practical and emotional aspects of living with a long term injury or disability.
• Support to help family and colleagues to cope with a bereavement.
• Support an an injury that prevents continuing with current employment and advice about finding new employment.

Any other time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability)

Bereavement assistance

• How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
• The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
• Referral to a funeral director and advice on the practical details.

Bereavement legal advice – 24/7 confidential legal advice by phone about personal legal problems involving the loss of EU member countries, Isle of Man, Channel Islands, Switzerland and Norway.

Medical advice

• How to access details of the length of hospital waiting lists.
• Information on facilities available through Social Services.
• Details of solicitors who specialise in dealing with particular disabilities.

MyHealthPortal

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Services before you leave

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Pre-travel and security advice and assistance

• Consultation advice - business and social customs, and political situations - medical issues, medical facilities overseas and health precautions (including vaccinations) - visa and entry permit requirements - currency and banking hours, time zones and climates - and driving restrictions.

• Security advice covering over 200 countries, updated daily by security analysts, including terrorist, kidnap and cultural threats. Free updates e-mailed daily to a subscriber’s inbox.*

• High risk travel safety briefings for specific tips to high risk countries provided within 24 hours by request.

• Security travel alerts sent directly to a traveller’s mobile phone helping them to stay ahead of changing political situations or unsafe weather conditions which might disrupt important travel.*

• Identity theft - guidance on preventative action, credit file monitoring, re-establishment of identity and repair of the insured person’s credit rating standing.

• Legal referral – to an embassy, consulate or other source of legal advice, including an English-speaking lawyer.

• Medical advice

• Personal tax advice

• MyHealthPortal

• Travel Angel

• Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

• direct billing with hospitals and clinics; so you don’t need to use your own cash or credit card
• for someone to visit whilst you’re in hospital or if ill abroad
• to bring you home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

Emergency messages relay - to family and business associates.

Lost local and luggage location - help with replacement of lost or stolen tickets, passport or travel documents, contact lenses and glasses and lost or stolen luggage.

Emergency cash advances – if your cash is lost or stolen abroad (the advance will be deducted from any subsequent claim payment or must be reimbursed to us).

Portofairport assistance – we’ll liaise with your carrier if you’re delayed on your way to your departure point and make travel arrangements, if necessary.

Legalfriend – to an embassy, consulate or other source of legal advice, including an English-speaking lawyer.

Emergency record storage

Allons you to upload important documents and medical details to a personal and secure website and either retrieve them online or by calling our multi-lingual assistance company. Go to www.aig.co.uk/globecover and follow the link.

Home emergency advice call +44 (0)20 8253 7400

24/7 access to a network of reliable tradesmen to repair an emergency at home in the UK (e.g. a burst pipe, broken window or a leaking roof) whilst travelling. The cost of any work undertaken is not recoverable under the GlobeCover policy.

Services when you’re travelling

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Services for any time

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MyHealthPortal

You and your family can access our online health portal at any time.

• A Second Opinion from leading world specialists about any medical condition and treatment.
• 24 hour remote help for family and colleagues to cope with a bereavement.
• Support and help for family and colleagues to cope with a bereavement.
• Support all an injury that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability).

Bereavement advice

• How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
• The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
• Referral to a financial advisor and advice on the practical details.

Funeral legal advice - 24/7 confidential legal advice by phone about personal legal problems involving the law of EU member countries, Island of Man, Channel Islands, Switzerland, and Norway.

Medical advice

• How to access details of the length of hospital waiting lists.
• Information on facilities available through Social Services.
• Details of societies who specialise in dealing with particular disabilities.

Medical advice

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Before you leave

Travel Angel

Before you travel on business you can access our award-winning e-learning scheme and situation awareness programmes, Travel Angel. It’s simple to access and provides practical advice about personal security, preparation and arrival, travel health risks, getting around, street crime and robbery, terrorism and unrest. Fully interactive, the core programme and six modules can be completed individually or together (they take around 45 minutes in total) and are accessible at work, home or whilst travelling.

Go to www.aig.co.uk/globecover and follow the link.

Pre-travel and security advice and assistance

• General advice - business and social customs, and political situations - medical issues, medical facilities overseas and health precautions (including vaccinations) - visa and entry permit requirements - currency and banking hours, time zones and climates and driving restrictions.

• Security advice - covering over 200 countries, updated daily by security analysts, including terrorism, kidnap and cultural threats. Free updates e-mailed daily to a subscriber’s inbox.*

• High risk travel safety briefings for specific tips to high risk countries provided within 24 hours by request.*

• SME travel staff texted direct to a traveller’s mobile phone helping them to stay ahead of changing political situations or severe weather conditions which might disrupt important travel.*

• Identity theft – guidance on preventative action, credit file monitoring, re-establishment of identity and repair of the insured person’s credit rating standing. (‘for security advice, high risk travel briefings and text covering traveller need to register online.’)

Go to www.aig.co.uk/globecover and follow the link.

Travel concierge service

Need a restaurant near your hotel or a conference room near the airport? Need a ticket to a show or a last-minute babysitter? Our Multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

- direct billing with hospitals and clinics, so you don’t need to use your own cash or credit card
- for someone to visit whilst you’re in hospital or if it's abroad
- to bring all your kids – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

Emergency message relay – to family and business associates.

Lost ticket and baggage location – help with replacement of lost or stolen tickets, passport or travel documents, contact lines and glasses and lost or stolen luggage.

Emergency cash advances – if your cash is lost or stolen abroad (the advance will be deducted from any subsequent claim payment or must be reimbursed to us).

Port/airport assistance – we’ll liaise with your carrier if you’re delayed on the way to your departure point and make onward travel arrangements, if necessary.

Legal referral – to an embassy, consulate or other source of legal advice, including an English-speaking lawyer.

Emergency record storage

Allows you to upload important documents and medical details to a personal and secure website and either retrieve them online or by calling our medical assistance company.

Go to www.myhealthportal.com and follow the link.

Home emergency advice call +44 (0)20 8253 7400

24/7 access to a network of reliable tradesmen to repair an emergency at home in the UK (e.g. a burst pipe, stuck kitchen window or a leaking roof) whilst travelling. The cost of any work undertaken is not recoverable under the GlobeCover policy.

Services when you’re travelling

Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401950. Our multi-lingual assistance co-ordinators are experienced in dealing with hospitals and doctors worldwide and are backed by medical consultants and nursing staff, to help you get the most appropriate medical treatment. They can arrange:

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- for someone to visit whilst you’re in hospital or if it’s abroad
- to bring all your kids – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

Emergency message relay – to family and business associates.

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MyHealthPortal

You and your family can access our online health portal at any time.

A second opinion from leading world specialists about any medical condition and treatment.

24hr remote travel information for family only tailored itineraries in the UK via the website, phone, SMS text message or even via mobile phone.

Plus a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

Go to www.aig.co.uk/globecover and follow the link.

Counselling service call +44 (0)171 934 2121 (calls are non-receipted)

- Identifying and managing stress and stressful situations, including crises, debt and addiction.
- Advice on the practical and emotional aspects of living with a long-term injury or disablement.
- Support and help for families and individuals to cope with a bereavement.
- Support after an injury that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability)

Bereavement advice

- How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.
- The need to consult a solicitor, duties of the Coroner and information on the documents required by the Registrar.
- Refer to a suitably trained and experienced on the practical details.

Funeral legal advice – 24/7 confidential legal advice by phone about personal legal problems involving the loss of EU member countries, Isle of Man, Channel Islands, Switzerland, and Norway.

Medical advice

- How to access details of the length of hospital waiting lists.
- Information on facilities available through Social Services.
- Details of solicitors who specialise in dealing with particular disabilities.

GlobeCover website: www.aig.co.uk/globecover

• Home emergency assistance

+44 (0)20 8253 7400

The website and/or phone number provide access to the following services:

• Travel Angel

• Cyber and security services

• Travel Crowd service

• Home emergency assistance

• Medical assistance

• Bereavement advice

• Funerals

• Medical advice

Phone: +44 (0)171 934 2121

* All telephone calls to numbers shown are charged at local (non premium tariff) rates, except where stated otherwise for testing or quality monitoring purposes.

Foreign and Commonwealth Office

Telephone: 0844 381 0202 (for the UK)

Website: www.fco.gov.uk
Services before you leave

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• High risk travel safety briefings for specific tips to high risk countries provided within 24 hours only.

• SMS travel alerts texted sent to a traveller’s mobile phone helping them to stay ahead of changing political situations or severe weather conditions which might disrupt important travel.

• Identity theft – guidance on preventative action, credit file monitoring, re-establishment of identity and repair of the traveller’s credit rating standing.

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• for someone to visit whilst you’re in hospital or if it is abroad

• to bring your home – with a fully equipped medical team if needed.

If you just need a referral to a suitable hospital, clinic or dentist for less serious treatment, we can help you. And we can help locate medication or medical equipment if you can’t obtain them locally.

Other travel assistance services on +44 (0)1273 401950

• Medical assistance – help with replacement of lost or stolen tickets, passport or travel documents, contact lenses and medication.

• Lost ticket and baggage location – help with replacement of lost or stolen tickets, passport or travel documents, contact lenses and medication.

• Other travel assistance services on +44 (0)1273 401950

Travel concierge service

• Services when you’re travelling

For all assistance call our 24/7 Emergency Helpline on +44 (0)1273 401950.

Emergency assistance

For assistance call our 24/7 Emergency Helpline on +44 (0)1273 401950.

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• for someone to visit whilst you’re in hospital or if it is abroad

• to bring your home – with a fully equipped medical team if needed.

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• High risk travel safety briefings for specific tips to high risk countries provided within 24 hours only.

• SMS travel alerts texted sent to a traveller’s mobile phone helping them to stay ahead of changing political situations or severe weather conditions which might disrupt important travel.

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• A Second Opinion from leading world specialists about any medical condition and treatment.

• 24 hour retrieval for family only (not individuals) to the UK via the website, phone, SMS text message or even video mobile phone.

• Plus a wealth of general and educational health information such as weight loss, quitting smoking, blood pressure and details on alternative treatments.

Go to www.aig.co.uk/globecover and follow the link.

Counselling service call +44 (0)117 934 2121

• Identifying and managing stress and stressful situations, including crises, debt and addiction.

• Advice on the practical and emotional aspects of living with a long-term injury or disability.

• Support and help for family and colleagues to cope with a bereavement.

• Support an an injury that prevents continuing with current employment and advice about finding new employment.

Other any time services on +44 (0)20 8253 7400

• Personal advice on UK tax issues (but not financial planning advice about avoiding or reducing personal tax liability).

Bereavement adviser

• How to register a death, locate a will, obtain a Grant of Probate or Letters of Administration.

• The need to contact a solicitor, duties of the Coroner and information on the documents required by the Registrar.

• Referrals to a cultural advisor and advice on the practical details.

Funded legal advice – 24/7 confidential legal advice by phone about personal legal problems involving the law of EU member countries, Isle of Man, Channel Islands, Switzerland and Norway.

• Medical advice – how to access details of the length of hospital waiting lists.

• Information on facilities available through Social Services.

• Details of solicitors who specialise in dealing with particular disabilities.
A lifeline if you need one

GlobeCover provides insured persons with business travel services, including all-important emergency assistance, and a range of web and telephone based services that can be used at any time — not just when a claim is being made.

Leave-at-home emergency contact and advice details

Please contact your HR department or policy administrator for a replacement card if the original is mislaid.

Cover queries
Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance.

Claim notification
You can make a claim by contacting the department responsible for your employer’s insurance. All forms should be completed and submitted to this box. This box can be obtained from your employer or can be downloaded from the website: www.aig.co.uk/globecover

GlobeCover claims assistance
Phone: +44 (0)20 8253 7474
Fax: +44 (0) 20 8253 7569
Email: GlobeCover.claims@aig.com
Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-8 Altyre Road, Croydon CR9 2LG, United Kingdom

Claims concierge service
Our concierge claims service for personal property and money claims aims to conclude over 90% of claims within 15 minutes without the need for documentary validation. Notify a personal property or money claim by calling: +44 (0)20 8253 7474.

Please note: unless your employer has pre-authorised all claims, payment of a claim will require your employer’s authorisation.

AIG Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

Visit: www.aig.co.uk/globecover
A lifeline if you need one

GlobeCover provides insured persons with business travel services, including all-important emergency assistance, and a range of web and telephone based services that can be used at any time - not just when a claim is being made.

Note: whilst AIG Europe Limited (AIG) takes every care in selecting business partners to provide the assistance services described in this brochure, AIG cannot accept responsibility for any advice given, or information or assistance provided.

Cover queries
Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance.

Claim notification
You can nominate a claim by contacting the department responsible for your employer's insurance. A claim form should be completed and submitted to this office. This can be obtained from your employer or can be downloaded from the website: www.aig.co.uk/globecover

GlobeCover claims assistance
Phone: +44 (0)20 8253 7474
Fax: +44 (0) 20 8253 7569
Email: GlobeCover.claims@aig.com
Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-4 Alpha Road, Croydon CR2 2LG, United Kingdom

Claims concierge service
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Please note: unless your employer has pre-authorised all claims, payment of a claim will require your employer's authorisation.

Visit: www.aig.co.uk/globecover

Contact and advice details
Phone: +44 (0)20 8253 4016

GlobeCover service:
www.aig.co.uk/globecover

GlobeCover website:
www.aig.co.uk/globecover

GlobeCover claims:
GlobeCover claims assistance
Phone: +44 (0)20 8253 7474
Fax: +44 (0) 20 8253 7569
Email: GlobeCover.claims@aig.com
Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-4 Alpha Road, Croydon CR2 2LG, United Kingdom

External emergency assistance
Phone: +44 (0)1273 401 950

GlobeCover policy number:
. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Emergency online record storage
Login and password:
. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .
. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .

Work details
Company contact:
Name: . . . . . . . . . . . . . . . . . . . . . . . . . . .
Phone: . . . . . . . . . . . . . . . . . . . . . . . . . . .

Foreign and Commonwealth Office contact details
Phone: +44 (0) 300 003 002 (overseas)
Website: www.fco.gov.uk/travel

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AIG Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.
Emergency assistance card

Please keep the attached card with you at all times when travelling on business. Please show it to a medical professional on request.

Please always contact us if you require medical attention. This is particularly important whilst travelling in the USA, as you might be asked to provide a proof of eligibility to use a medical network – the medical assistance company will arrange this for you. (See Emergency Assistance overhead.)

When contacting us, please provide:
1. your name
2. your location
3. your condition, symptoms or query
4. a telephone number we can contact you on.

Please contact your HR department or policy administrator for a replacement card if the original is mislaid.

GlobeCover claims assistance

AIG Europe Limited is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG Europe Limited is a member of the Association of British Insurers. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.

Contact and advice details

Phone: +44 (0)20 8253 7474
Fax: +44 (0)20 8253 7569
Email: GlobeCover.claims@aig.com
Post: GlobeCover Claims, 3rd Floor, AIG Building, 2-4 Albany Road, Croydon CR9 2LG, United Kingdom

Cover queries

Any questions you have relating specifically to cover should be directed to your employer who arranged this insurance.

Claim notification

You can make a claim by contacting the department responsible for your employer’s insurance. Your form should be completed and submitted to the insurer. This can be obtained from your employer or can be downloaded from the website: www.aig.co.uk/globeCover

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Claims concierge service

Our concierge claims service for personal property and money claims aims to conclude over 90% of claims within 15 minutes without the need for documentary validation. Notify a personal property or money claim by calling: +44 (0)20 8253 7474.

Please note: unless your employer has pre-authorised all claims, payment of a claim will require your employer’s authorisation.

GlobeCover website:

www.aig.co.uk/globeCover

GlobeCover general (non-emergency) assistance

Phone: +44 (0)20 8253 7400

The website and/or phone number provide access to the following services:

• Travel Angel
• Pre-travel and security services
• Travel Concierge service
• Home emergency advice
• Multilingual travel
• Second Opinion
• Personal tax advice
• Bereavement advice
• Eurolaw legal advice
• Medical advice
• Counselling

Phone: +44 (0)117 934 2121

(* all telephone calls to numbers shown – other than counselling – in this brochure may be recorded for training or quality monitoring purposes.)

Foreign and Commonwealth Office contact details

Phone: +44 845 850 2829 (UK only)
+44 (0)20 7008 1500 (overseas)

Website: www.fco.gov.uk/travel

AIG Europe Limited (AIG) takes every care in selecting business partners to provide the assistance services described in this brochure. AIG cannot accept responsibility for any advice given, or information or assistance provided.

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Please write the GlobeCover policy number below (available from your Human Resources department or your policy administrator)

When contacting us, please always provide:

• the name of your employer and the policy number
• your name, location and country of residence
• your condition, symptoms or query
• a telephone number we can contact you on

Important: This card has no monetary value and is not a credit card. Fraudulent use of the services may result in legal action.