

# Claims Scenarios

Whether managing established foreign operations or venturing overseas for the first time, multinational organizations are vulnerable to a variety of risks and situations requiring special care. Following are several examples of claims a multinational company could face:

## A U.S. Student Crisis in the Middle East

During a flare up of violence in the middle east, the insured, which organizes student trips, was forced to evacuate, transport and secure alternative lodging for 400 students.

AIG reimbursed the insured for transportation of the entire group away from the battle zone to a more secure area and arranged lodging accommodations for 24 days. No students were harmed and all returned home safely. AIG paid a full limit total of \$250,000 in CrisisResponse® costs.

## Volunteer Hospitalized in Guatemala

An insured's volunteer fell ill while on a mission in Guatemala.

AIG Travel obtained immediate medical treatment for the volunteer at a local hospital, facilitated communication in local language with the attending physician to ensure a proper medical history was provided and arranged local payment for the hospital. The volunteer was able to recuperate with good medical care and knowledge that the medical expenses were covered by the insured's Travel Accident and Sickness policy.

## Fire in Australian Facility

A U.S.-based flooring material company suffered a fire at an administrative and distribution facility in Australia. The fire rendered the structure unusable and resulted in total loss of the building contents, including inventory, equipment and furniture, as well as business interruption loss.

The property coverage part of the insured's WorldRisk policy paid \$804,000 to temporarily relocate the client's operations and to restore the original building and contents.

## Employee Injury in Remote Location

An insured with operations worldwide had an employee working on a small stove at a location in the Caribbean. The stove exploded, causing second and third degree burns to the employee's arms and face.

Given their remote island location, AIG Travel coordinated airlift transportation for the employee to a hospital in Miami for immediate and ongoing treatment, with coverage under its Foreign Voluntary Compensation policy.

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