



We've got your back

Insurance is about helping remove your worries, not adding to them. Which is why we're here when you need us.



You're in good hands. You want your mind at ease when taking out your cover. And knowing how many claims we've paid will do just that. Every claim paid is a person, a family, a loved one that we've managed to help.

In fact, last year (2021) we helped 3,967 people and their families get back on their feet with financial support.

We're talking about paying off the mortgage when a parent dies, so that the kids can stay in their home. A home where Friday night takeaways are enjoyed in front of the TV. We're talking about helping a family when their son was born profoundly deaf, allowing a parent time off work to be with their son with a critical illness payment. We're talking about paving the way for a successful return to work, with money for rehabilitation sessions through an income protection claim.

**Behind every
claim is a
unique story.**



Claims aren't the most cheerful thing to think about, we get that. But here's how we helped look after people just like you in 2021.

**We paid 3,967 claims,
£170 million in total.
And everything on offer
made a real difference
to each and every
person claiming.**



Percentage of claims paid by
AIG Life Limited, in 2021:



98%

Life insurance claims



98%

Critical illness claims



96%

Terminal illness claims



86%

Income protection claims



100%

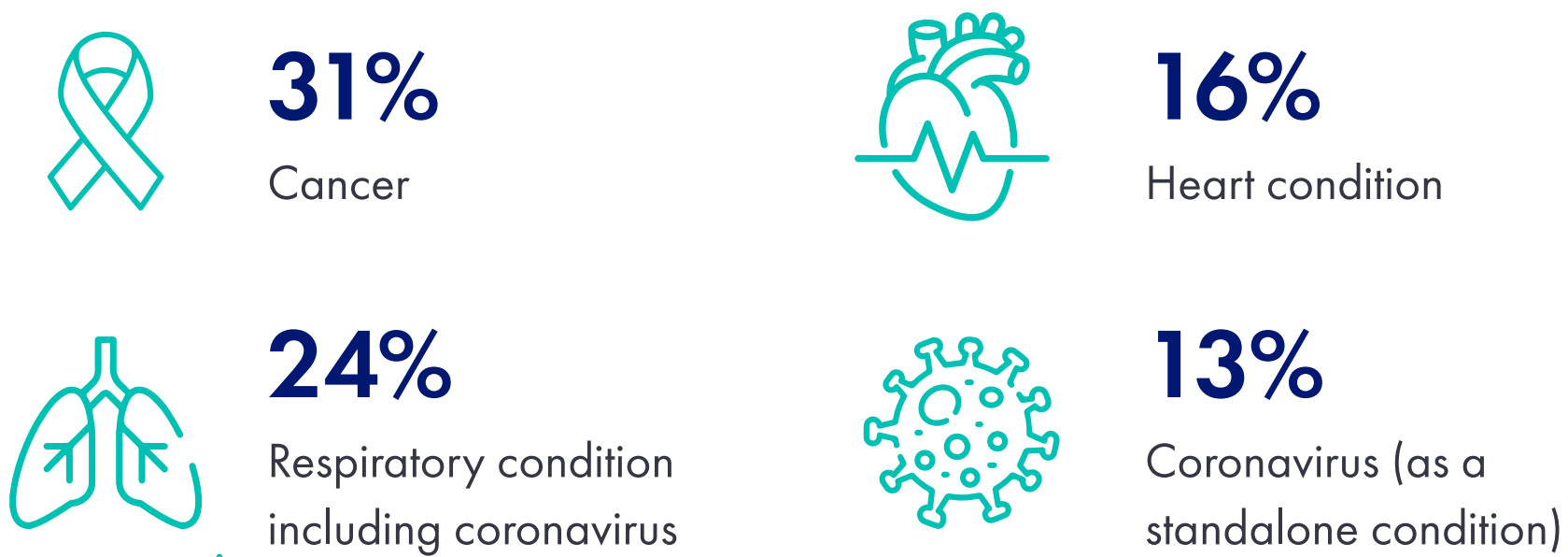
Children's critical
illness claims

Death claims (when you die)

Your loved ones adjusting to life after your death doesn't bear thinking about. Between grief and the things they suddenly find themselves responsible for, it can feel overwhelming.

Last year, we paid **£119 million** in life insurance claims, easing the financial pressure for **3,314 people** when someone they loved died.

Most common reasons people claimed



Terminal illness claims (when you have less than 12 months to live)

It's frightening to hear you don't have long left. And if you get that news, we want to be there for you. So if you have less than 12 months to live, we pay out on your life insurance early.

Last year, we paid 126 terminal illness claims, over £20 million in total.

For 94% of those people, their diagnosis was untreatable cancer. It's a sad statistic but also the reality and the reason why people take out insurance.

*Winston's Wish is a national charity that's accessible to anyone regardless of their insurance policy.



Winston's Wish*, helping children through bereavement

The death of a parent or sibling is one of the toughest things a child will ever have to go through. The emotional impact of your death should never be underestimated. That's why we've partnered with Winston's Wish, one of the UK's leading child bereavement charities. They're on hand to listen to grief, act when they're needed and know what to say when it's time to talk.

**WINSTON'S
WISH WW**

Critical illness claims (when something goes seriously wrong with your health)

A critical illness can happen to any of us. And it can change your life forever. But we want to help reduce the stress on you and your family, as well as help you improve your quality of life.

We supported 398 people last year by paying over £28 million in critical illness claims.

Most common reasons people claimed



62%
Cancer



12%
Heart attack



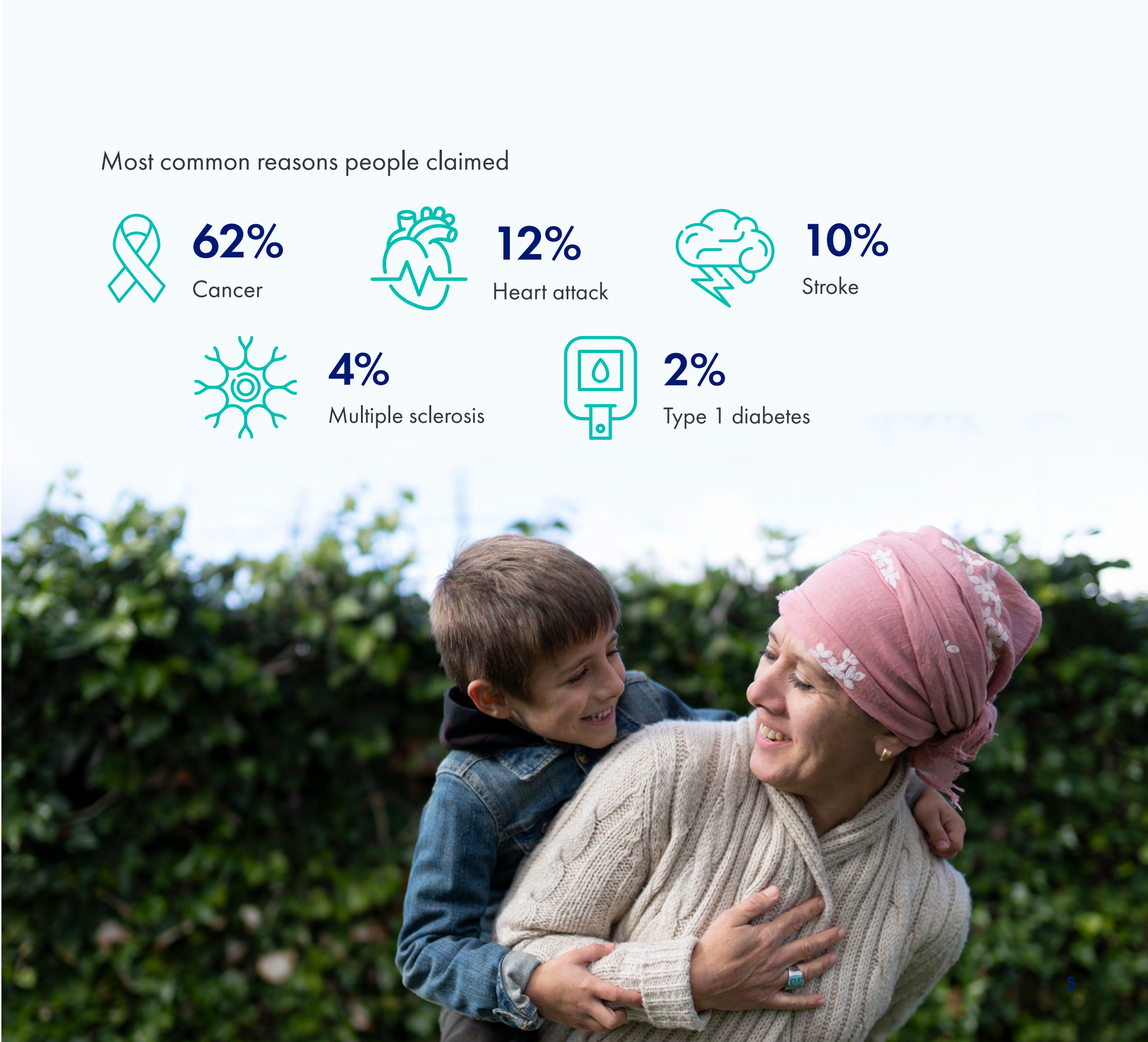
10%
Stroke

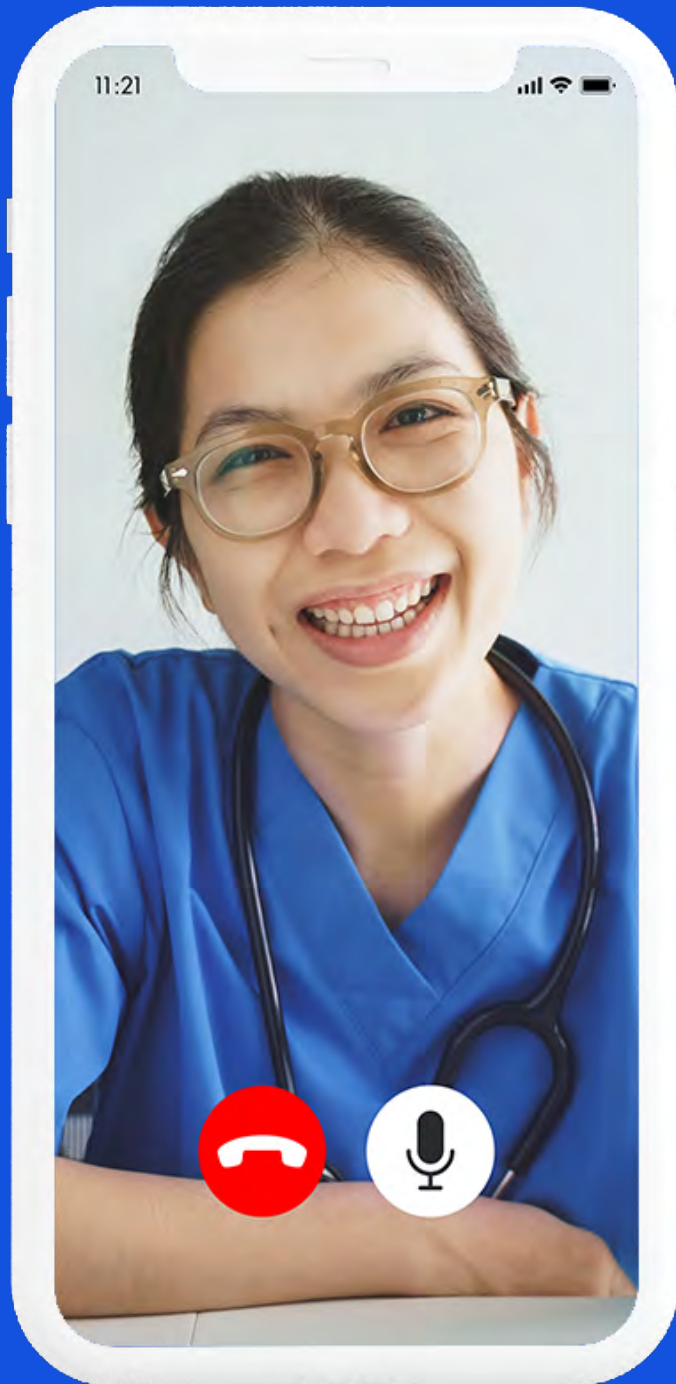


4%
Multiple sclerosis



2%
Type 1 diabetes





SmartHealth

Smart Health's second medical opinion service

Here for you before, during and after a claim

We know people have questions before, during and after a diagnosis. And Smart Health's expert second medical opinion service can help. Providing access to **50,000 world-leading specialists**, it gives clear and reliable answers, making sure you and your family get recommendations on diagnosis, treatment and care. On everything from minor surgery to major health concerns, like cancer and heart disease. The service looks at pre-existing conditions too.

Our support doesn't suddenly end once a claim is paid either. If you claim for critical illness, you can still access Smart Health's second medical opinion service for three years. Their experts will be on hand to support you managing the after-effects of treatment.

Real life story: Take a look at how Vicky used the service

Vicky had a heart attack age 50. After critical care from the NHS, she wanted to know why her healthy lifestyle had resulted in heart disease. After contacting the second medical opinion service through Smart Health, they quickly detected Vicky's family genetic disorder. They put tests in motion which showed Vicky's daughters have also inherited the condition.

"They far exceeded my expectations, I have nothing but a huge amount of praise for them. They're the ones who told me it's a genetic disorder, that I need to look out for my children and what to do next."



Watch the [full video here](#)

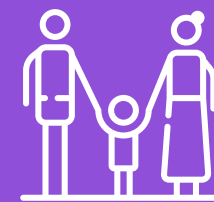
Child critical illness claims (if your children become seriously ill)

It's unimaginable for parents to think that their child could become seriously ill. You'll probably never need it. But if you do, critical illness with child cover may be the best money you've ever spent. Last year, we helped 64 families and, most importantly, their little ones*, by paying over £1 million in child critical illness claims.

Here are some ways the money has helped families:



Feeding devices and any other care needs for a child born with oesophageal atresia (where the oesophagus doesn't form properly).



Helping the parents with their children's learning and development as both children were diagnosed with Rett Syndrome. This condition causes severe developmental delays and language difficulties.



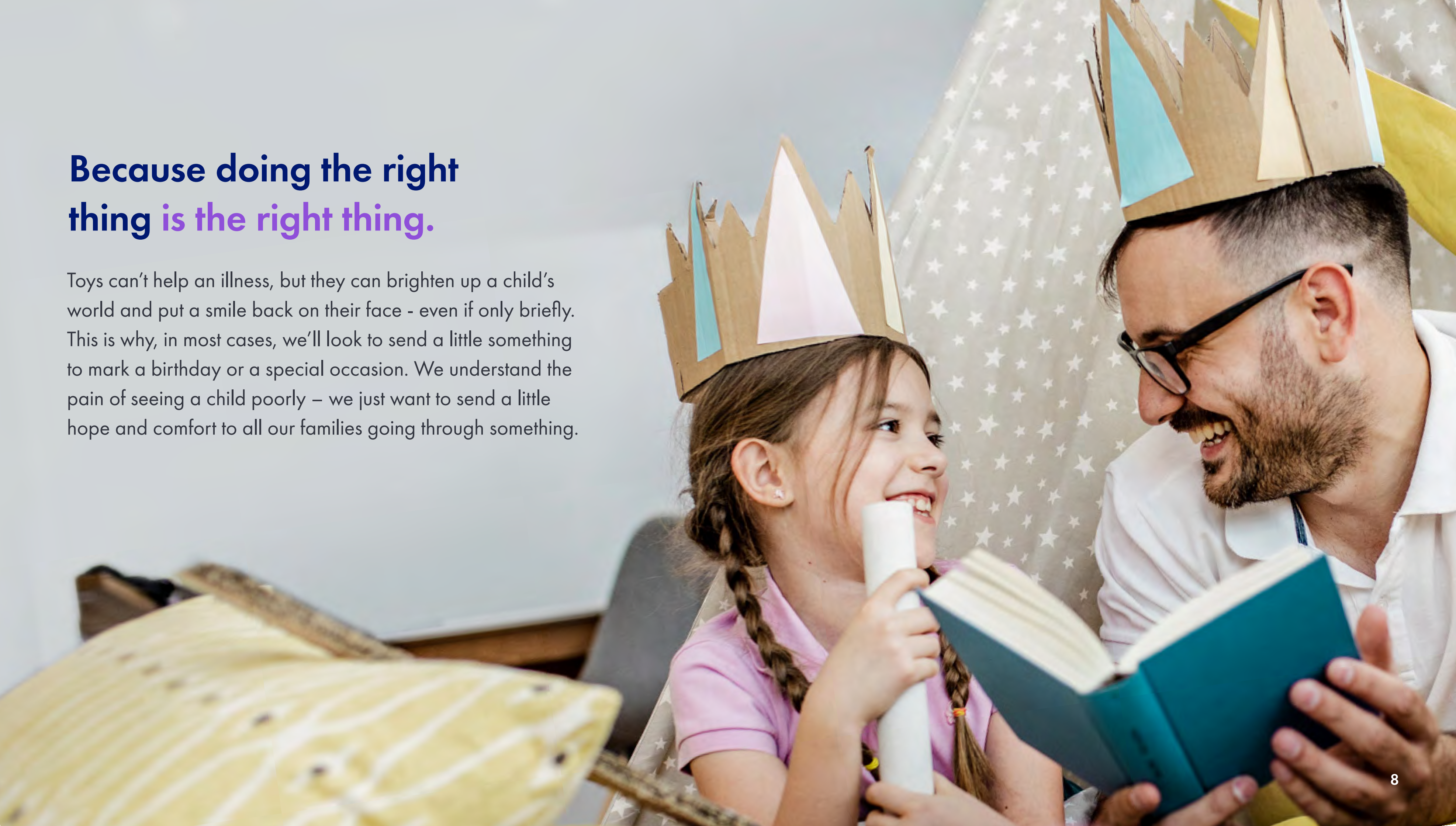
A mechanical ventilator machine for their home and any other care needs the parents may need for their child born with a severe case of Spinal Muscular Atrophy.

We made an average payment of over £17,000 per family. And made 12 double payments – that's when both parents had children's critical illness cover with us.

* Up to the age of 21

Because doing the right thing **is the right thing.**

Toys can't help an illness, but they can brighten up a child's world and put a smile back on their face - even if only briefly. This is why, in most cases, we'll look to send a little something to mark a birthday or a special occasion. We understand the pain of seeing a child poorly – we just want to send a little hope and comfort to all our families going through something.



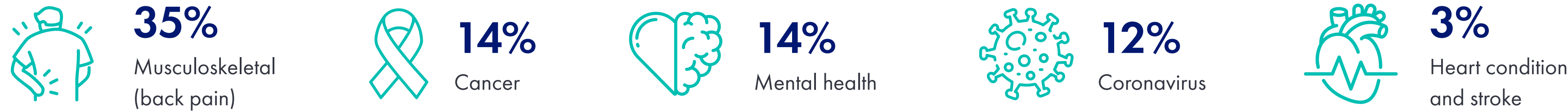
Income protection claims (when you're too ill or injured to work)

The last thing you need to worry about is paying the bills if you're unwell and off work. We've got your back – with monthly payments and access to useful services to support your recovery.

We helped 65 people last year by paying over £1 million in income protection claims.

We'll always support people in getting back to work. But what's more important is that they get back to being their best. Almost a third (31%) of people claiming on income protection were supported with their recovery by our rehabilitation and recuperation services.

Most common reasons people claimed:



Real life story

A 56-year-old with herniated discs in his back needed time off work. Motivated to return to work after a few months but unable to drive (a big part of his job), his employer supported him by finding an office based role and reduced his hours to 50%. Through his income protection insurance, a rehabilitation provider assessed his workstation and worked with his employer to make sure reasonable adjustments were made to allow a sustained return to work.

We supported a proportionate 50% monthly payment. Sadly, his health declined and he took time off work to allow further treatment and rest. We therefore amended his monthly amount to pay in full. Our claims assessor, Jon, speaks to him regularly to review the claim, discussing his health and motivation to return to work. Some further surgery is needed before he can consider resuming employment, so he continues to receive his payout.

Claims Support Fund (extra money to help during your claim)

We know it's the little things that can make the biggest difference. Our Claims Support Fund – unique to AIG – offers money towards services that support you or your family when you have to claim. Paying up to £300 each time, there's no limit to what it can be used for and comes on top of the payout you get.

We paid over £32,000 to 116 people last year, because a little bit of help can mean so much more. Here's how it's been used:



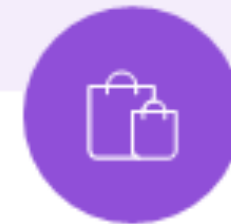
Home removal costs as husband no longer able to afford his rented accommodation following wife's death.



Four nights accommodation in London, so wife and children could be with claimant while he had surgery (they live in Wales).



Dog walking service, as unable to do this due to condition.



Scales and an Apple watch to allow child to monitor blood glucose following diagnosis of diabetes.



Physio and acupuncture for wife and daughter, as a form of bereavement therapy.

Award-winning Smart Health (unlimited access to health and wellbeing services)

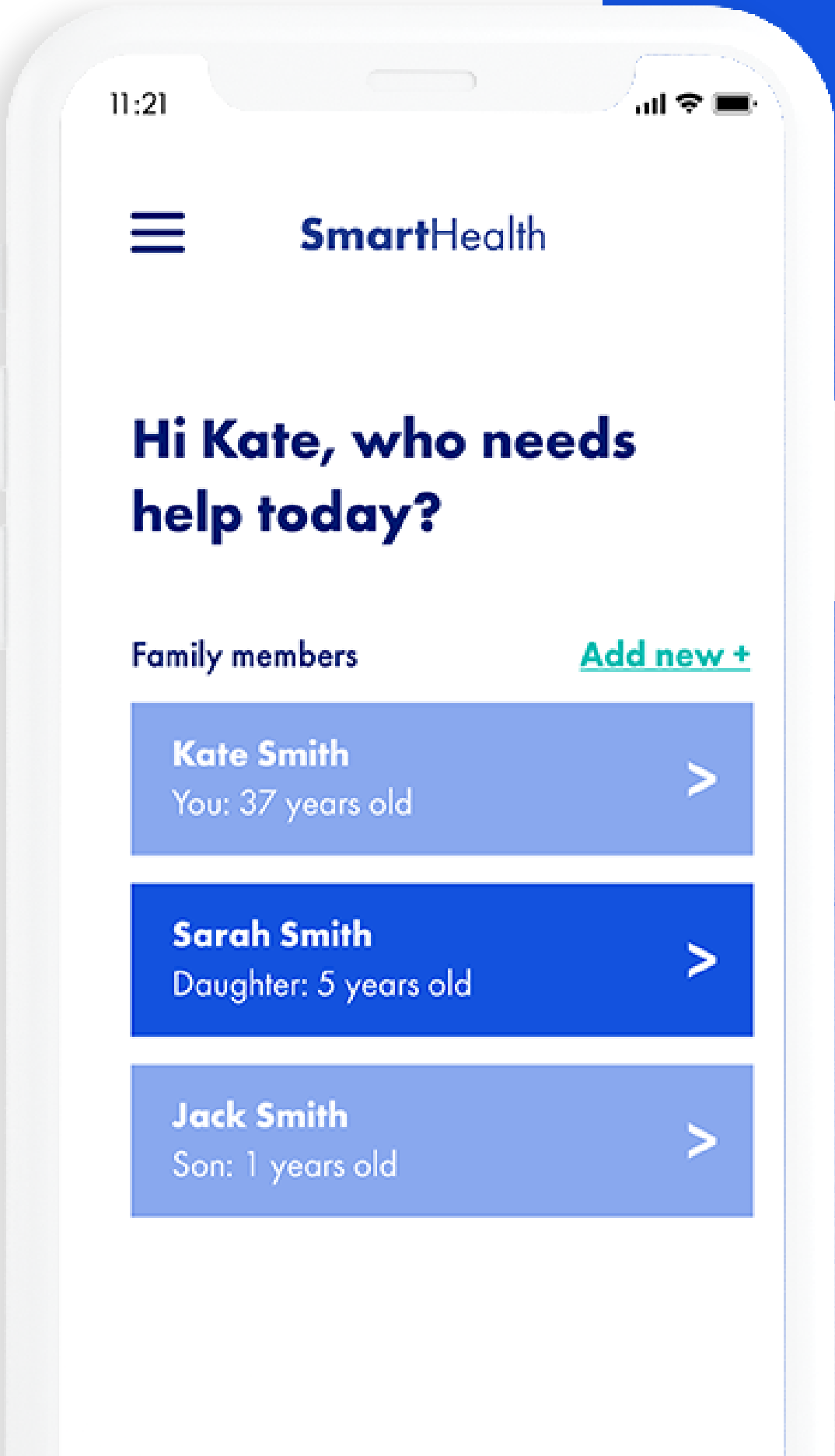
The perfect blend of services to help manage your health and wellbeing, Smart Health is available to you and your family – all year round at no extra cost. From round-the-clock access to GP’s to personalised fitness programmes and more, find your Smart Health solution in just a few minutes. So go ahead, it’s yours to use – as much as or as little as you need, whether that’s now or in the future.

It’s been used over 53,000* times and 96% of users would recommend it to others.**

So, if you’re already an AIG customer and haven’t downloaded the app yet, what are you waiting for? Head to the app store now.



Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don’t form part of the insurance contract with us. If our partnership with Teladoc Health ends, these services could be changed or withdrawn in the future.



Smart Health has six health and wellbeing services.



24/7
online GP



Second medical
opinion



Mental health
support



Online health
check



Fitness
plans



Nutrition
consultations

Here for when you need us



To find out more about AIG visit aiglife.co.uk, follow us on  @AIGLifeUK and connect with us on  AIG Life Ltd

*Source: Smart Health usage data provided by Teladoc Health, correct as at 30.06.22 **Source: Smart Health usage data provided by Teladoc Health, based on survey of 1383 patients, correct as at May 2021, % relates to online GP
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