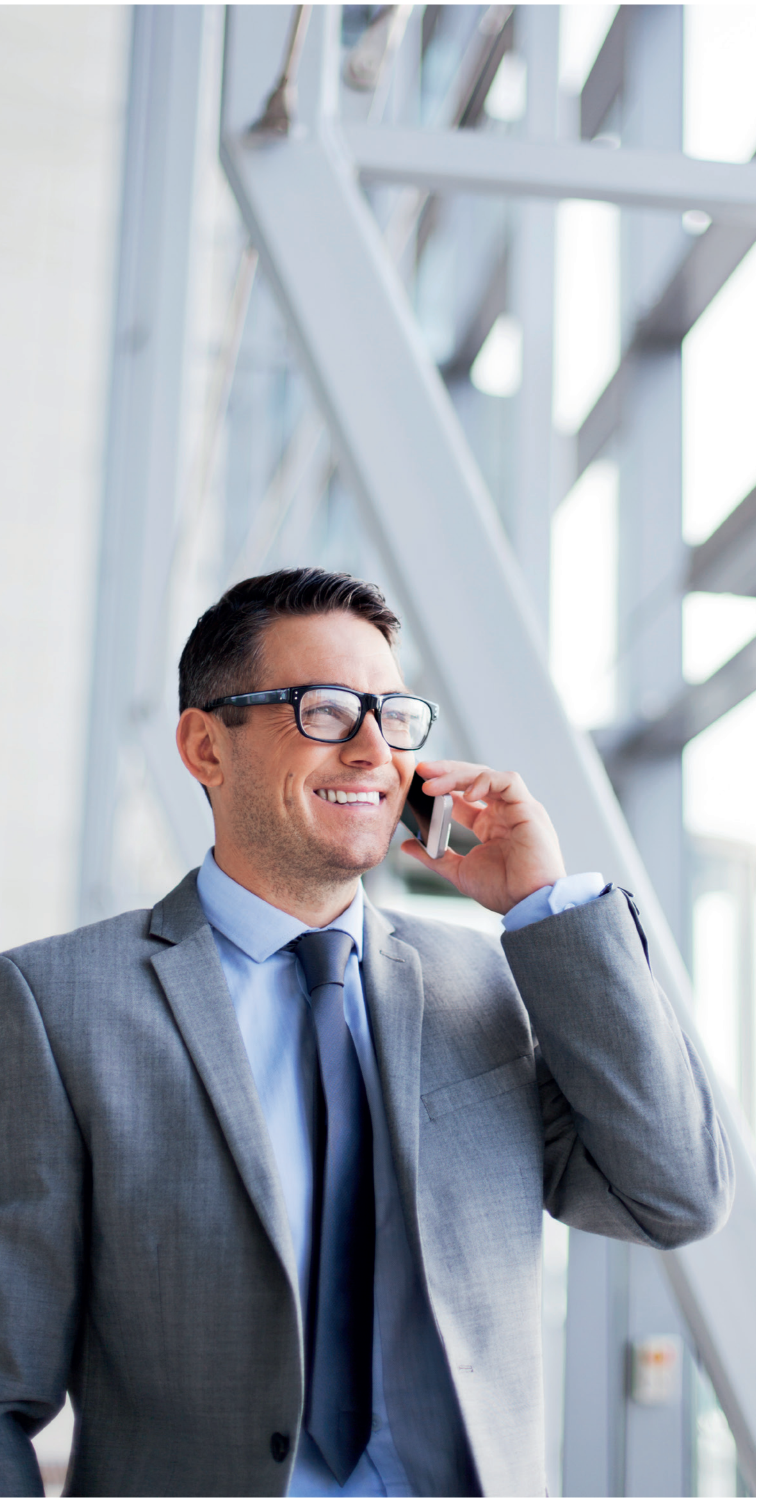
AHI

Protecting what matters most

Corporate Travel, Accident and Sickness Insurance



Insurance solutions for a resilient workforce

AHI is an industry-recognised, accident and health specialty underwriting agency focused on fostering long-standing, quality relationships with our brokers and clients. For over 25 years we have provided corporate travel and accident and sickness insurance across Australia, earning a reputation as one of the country's most dependable underwriting agencies.

"Our solutions empower businesses to embrace opportunities with confidence while safeguarding their most valuable asset – their people."

Anthony Halpin
National Underwriting and Distribution Manager, AHI

At AHI, we believe insurance goes beyond premiums and claims, providing added peace of mind and genuine support. That's why we collaborate closely with your broker to understand your unique risk exposure to offer accident and health solutions that help meet your specific needs.

Navigating risks to protect your business and people

In today's dynamic global environment, businesses face increasingly complex legal, financial, and ethical responsibilities. At the same time, employees are more risk aware than ever, expecting their employers to prioritise their safety—physically, financially, and psychologically.

To meet these evolving expectations, organisations require effective risk management supported by insurance that meets their unique needs.

At AHI we take the time to understand your business and specific requirements, helping you feel confident that we're offering appropriate cover options. AHI's long-term approach to disciplined portfolio management and sustainable underwriting has enabled more than 25 years of continuous Accident and Health cover, reflecting our consistent commitment to being here for you and your people when it matters most.

Building resilience together

By offering policies designed to fit your requirements and supporting you with exceptional service, we strive to minimise disruptions and prioritise care and efficiency, supporting your business in becoming an employer of choice that values employee wellbeing and workplace resilience.

At AHI, our product design is grounded in ongoing collaboration and insight. We work closely with your broker to understand your organisation's risk profile, industry exposures, and people strategy. Our integrated underwriting and claims teams bring decades of experience to help you achieve balance between protection, flexibility, and value. This partnership approach means your insurance solution evolves with your business.

AHI corporate travel suite: Supporting global mobility

AHI's corporate travel insurance suite offers broad coverage for organisations and employees, providing added financial protection during work-related travel and assignments, both domestically and internationally.

From lost baggage and cancelled flights to overseas medical emergencies and evacuations, as well as safety and security concerns, our solutions help safeguard your team.

No matter your organisation's size, industry, or risk profile, including high-risk, highly regulated, or unique travel destinations, our corporate travel insurance suite can provide added security and confidence.

AHI Assist: 24/7 travel assistance

At AHI, we are committed to standing by your side when things go wrong. That's why we partner with On Call International, a Tokio Marine Group company, to deliver AHI Assist, our 24/7 incident and emergency assistance service automatically included in all our corporate travel policies.

Whether it's a cancelled flight or lost passport, an overseas medical or safety concern, or the need for emergency support, AHI Assist can help. With 24-hour global operations centres, your people have access to the support team they need, including travel logistics, legal and translation services, emergency doctors, aviation medical specialists, nurses, and safety and security experts.

To give your people confidence when travelling, AHI provides easy access to AHI Assist with our App and digital contact cards, so they have everything they need at their fingertips. Please refer to our *AHI Assist brochure* for further details.

Claims management

Our experienced, in-house, client facing, team provides a real touchpoint for your people when lodging, managing and resolving a claim. They work side by side with AHI Assist and our underwriting team, providing an integrated and effective claims process which can support the stability of your premiums.

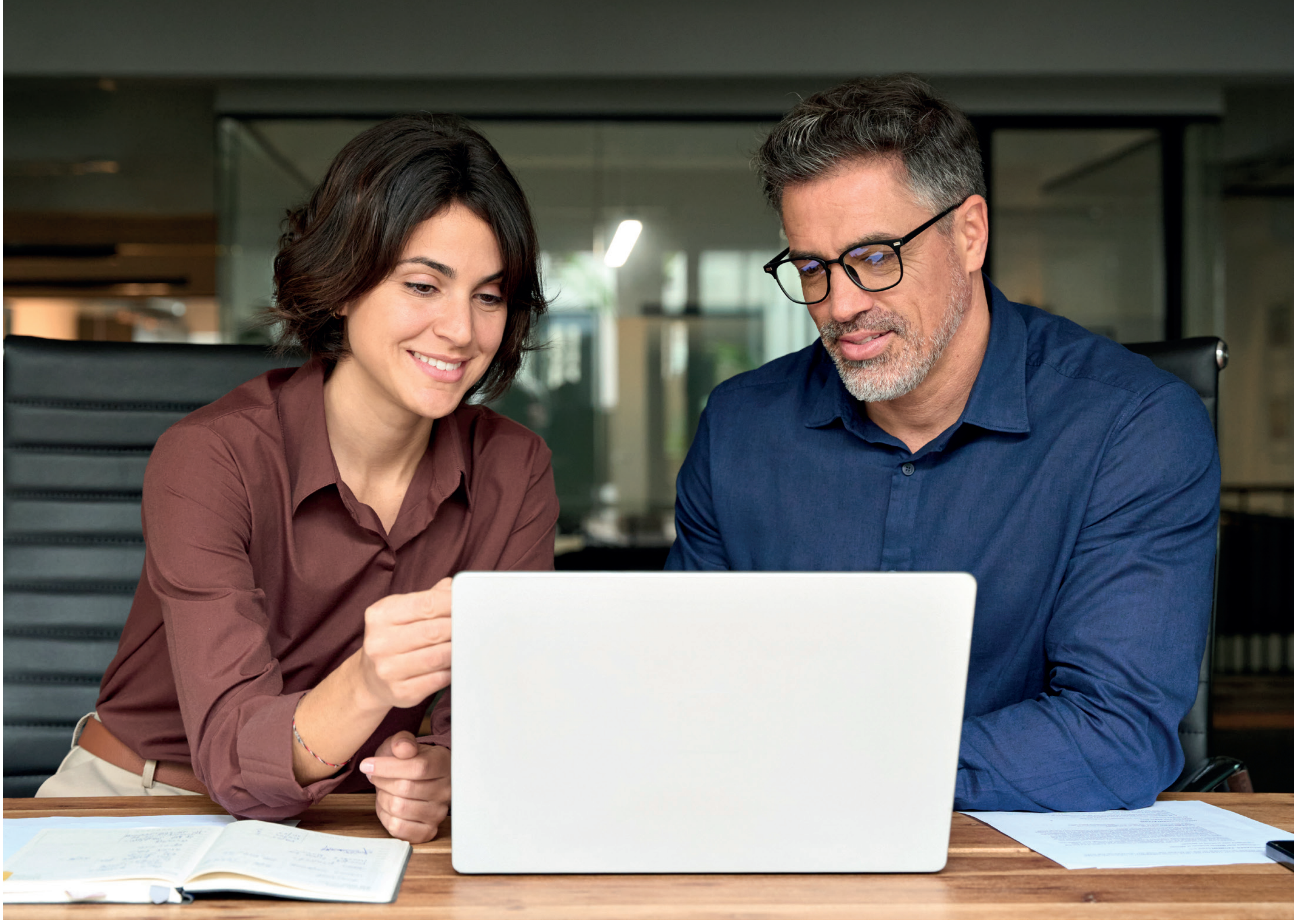
- **In-house client-facing claims team**
  Our claims team is based in Australia, providing fast and reliable resolutions when issues arise.
- **Experienced specialists**
  Our claims specialists are equipped with settlement limits supporting quick decision making, offering hands-on support when it's needed most.
- **Streamlined processes**
  Our established systems and processes support an efficient claims experience with the care your people need.

Extended risk management services

To help strengthen your business resilience, AHI offers integrated travel risk management services in partnership with On Call International. This end-to-end solution provides seamless support from a single team - covering everything from pre-travel training and education, to incident response aligned with your internal procedures. These proactive mitigation services can enhance employee health and safety, and contribute to stronger business outcomes. Please see our *Extended risk management services brochure* for more information.

Our corporate travel product suite:

- Corporate Travel
- Expatriate Medical Expenses
- Inbound Medical Expenses



Personal Accident and Sickness: Going beyond duty of care

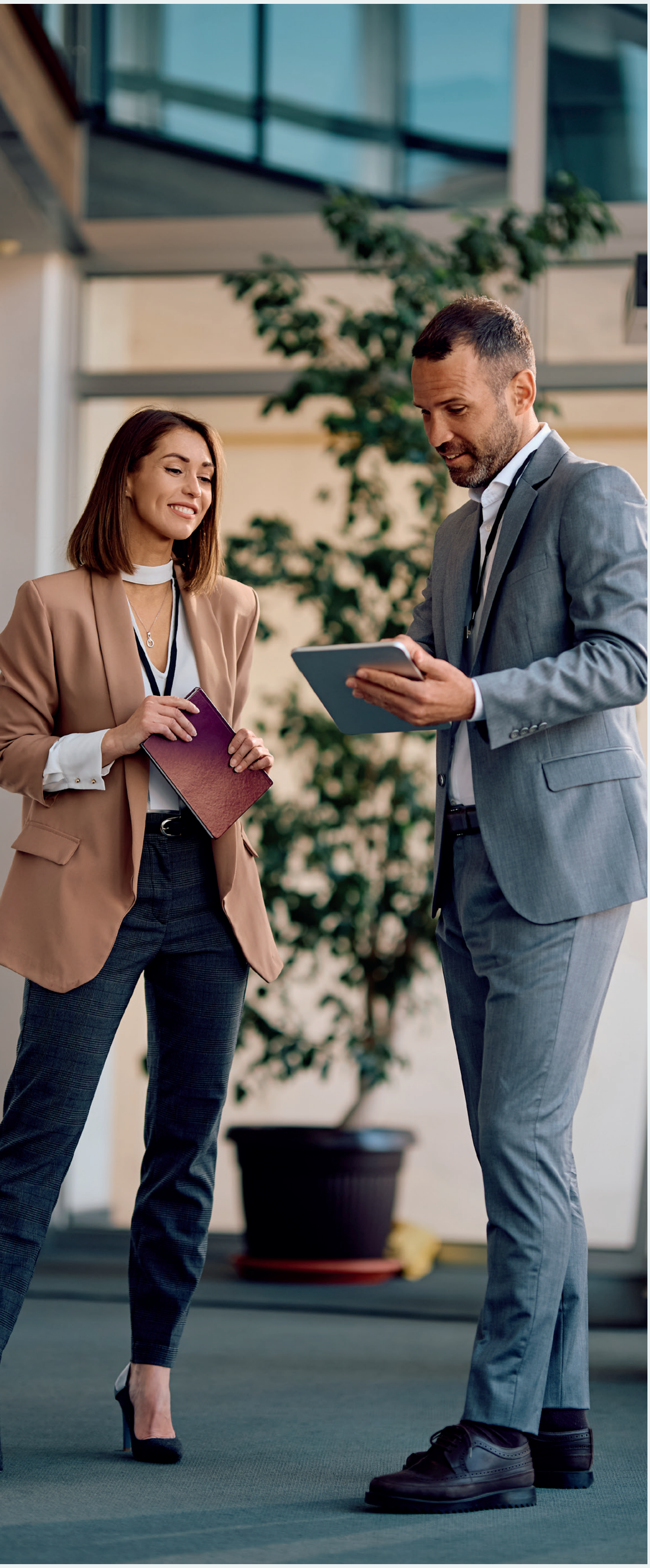
AHI's Personal Accident and Sickness insurance provides financial support in the event of accidental death, injury or illness.

We design our products to help meet the diverse needs of individuals, businesses, volunteers, membership organisations, amateur sports groups, and school communities. From covering employees during work commutes to supporting volunteers during service, we offer coverage that helps mitigate financial and livelihood risks.

Our cover options are designed to protect both people and businesses, helping to uphold your duty of care, and strengthen organisational resilience. We support businesses as they navigate increasingly complex legal, financial, and ethical responsibilities with their people, while also meeting the evolving expectations of a more risk aware workforce.

Personal Accident & Sickness suite:

- Group Personal Accident & Sickness
- Individual Personal Accident & Sickness
- Journey Accident
- Voluntary Workers' Accident



Unlocking new opportunities for growth and resilience

As your **business** grows and matures, it must navigate various business, legal, social, and risk management **drivers**. As a specialty underwriting agency, AHI can provide **expertise** to help you address these challenges effectively.

By implementing a customised accident and health **solution from AHI**, organisations can limit risk exposure and work to optimise financial protection.

"At the heart of everything we do is the people side of risk—because in accident and health, what truly matters is that we are insuring people."

Andrew Syddall
National Underwriting Manager, AHI

Is your business covered?

Explore your options for Accident & Health solutions

Business	Drivers	Expertise	Solutions
Sole trader self employed	✓ Financial protection ✓ Work health and safety ✓ Business continuity ✓ Incident response ✓ Insurance that responds as expected	**Owner** **Broker** Claim **Insurers**	**Personal Accident and Sickness** • Individual **Travel** • Corporate Travel
Small to medium business	✓ Financial protection ✓ Risk aware employees ✓ Legal obligations ✓ Employee benefit ✓ Duty of care	**Owner** **Broker** Claim **Insurers**	**Personal Accident and Sickness** • Group • Directors' • Journey Cover • Voluntary Workers **Travel** • Corporate Travel
Membership groups volunteer organisations	✓ Financial protection ✓ Legal obligations ✓ Member and volunteer wellbeing ✓ Compliance obligations ✓ Duty of care ✓ Risk management	**Internal** (non-specialised) **Broker** **Insurers**	**Personal Accident and Sickness** • Group • Voluntary Workers' • Journey Cover **Travel** • Corporate Travel • AHI Assist extended risk management
Government	✓ Financial protection ✓ Legal obligations ✓ Reputation management ✓ Proactive risk management ✓ Duty of care ✓ Best practice ethics	**Internal** (Insurance or risk specialists) **Broker** **Risk management agency** **Specialty underwriting agency**	**Personal Accident and Sickness** • Group • Voluntary Workers' • Journey Cover **Travel** • Corporate Travel AHI Assist extended risk management
Enterprise	✓ Financial protection ✓ Legal obligations ✓ Reputation management ✓ Proactive risk management ✓ Attract and retain talent ✓ Duty of care ✓ Best practice ethics	**Internal** (Insurance or risk specialists) **Broker** **Risk management agency** **Specialty underwriting agency**	**Personal Accident and Sickness** • Group • Voluntary Workers' • Journey Cover **Travel** • Corporate Travel • Expatriate Medical Expenses • Inbound Medical Expenses • AHI Assist extended risk management

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WE ARE A
TOKIO MARINE
GROUP COMPANY