



Specialist Solutions

Cover for British expats

AIG offers a wide range of personal and business protection products to British nationals living overseas.



We can consider cover for British nationals (expats) resident almost anywhere in the world. The countries we can consider, the reasons for cover and which products are available, depends on whether the life assured meets our definition of a 'short-term' or 'long-term' resident outside the UK*.

Policies can be own life, or life of another if there's an insurable interest (i.e. the policy owner would likely suffer a financial loss as a result of the death of the life assured).

Short-term overseas resident:

the total time (past and planned) spent resident outside the UK is less than or equal to five years.

Long-term overseas resident:

the total time (past and planned) spent resident outside the UK is more than five years.

*We consider a UK resident to be someone living in the UK for at least six months of the year with a permanent UK address. References to 'UK' also include Channel Islands, Isle of Man and Gibraltar.

Products available

Product	Short-term	Long-term
Term Assurance	✓	✓
Underwritten Whole of Life	✓	✓
Family Income Benefit	✓	✓
Critical Illness Cover	✓	✗
Incapacity benefits (e.g. Income Protection)	✗	✗

Underwriting

Reasons for cover	Short-term	Long-term
Mortgage (UK main residence)	✓	✓
Mortgage (UK Buy-to-Let)	✓	✓
Non-UK mortgage (main residence or BTL)	✓	✗
Personal cover	✓	✗
Family protection for spouse/children living in UK	✓	✓
UK Inheritance Tax (IHT) liability	✓	✓
Business Protection (UK company)	✓	✓

Financial underwriting will be required for sums assured over £500,000 for 'short-term', and in all cases for 'long-term'.

Medical/financial evidence

If a medical examination is needed, and the application qualifies for our [Premier Service](#), we can arrange for it to be taken overseas if your client is unable to have it in the UK.

We have no automatic requirement for a GP report, but if we do need one, your client will need to provide it for us in English. This is the same when financial evidence is required.

Premiums must be paid from a UK, Jersey, Guernsey, Isle of Man or Gibraltar bank account, in GBP (£).

We can't receive premiums from (or pay claims to) an account in any other country or currency.



Online pre-sale decision tool

We have a [simple online decision](#) tool you can use to see if we can consider cover for a particular client, what products will be available (based on the stated reason for cover), and what territorial loading will be applicable, if any.

Contact us

If you would like to know more about cover for overseas residents or any of AIG's other Specialist Solutions, call or email our Sales team.

 **0345 600 6829**

sales@aiglife.co.uk

More than financial support

- ✓ **Smart Health***
- ✓ **Funeral Pledge**
- ✓ **Claims support fund**

* 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.