



ADDING VALUE TO YOU AND YOUR CUSTOMERS



INTRODUCTION



We are a retail and wholesale specialist international insurance and reinsurance intermediary, providing expertise across a range of business classes including Travel insurance, embedded cardholder propositions, International Medical and Personal Accident cover. As a Lloyd's Coverholder, we have direct access to both the London and international insurance markets, enabling us to design, negotiate and deliver tailored insurance solutions that support financial institutions and businesses across global markets.

At Aspire Insurance Advisers, we are passionate about providing relevant insurance and healthcare benefits that enable customers to live, travel and spend with confidence. Our solutions provide access to expert medical and travel assistance, insurance and health protection products, together with a range of additional benefits designed to meet evolving customer needs.

As a wholly owned subsidiary of XN Worldwide Insurance and a member of the Henner Group of companies, our reach stretches around the globe and back again. It is our intimate knowledge of local markets and our nature to go that bit further for all of our clients which allows us to exceed the expectations of you and your customers.





TAILORED SOLUTIONS

You can always count on Aspire Insurance Advisers for the perfect insurance benefit solution. We understand the intricacies of your business and we will work in partnership with you to achieve your objectives, in line with local and international best practices. How do we do this? By individually crafting each solution to bring our clients the most attractive benefit packages - be it in a single market, multi-territory or on a global scale.

THE COMPLETE PACKAGE

When you choose to work with Aspire Insurance Advisers, you've come to a full service expert. We are equipped with the right capabilities to handle everything: from arranging and coordinating the provision of travel and medical assistance to concierge services, International Private Medical Insurance (IPMI) and other insurance benefits. This means you not only enjoy peace of mind, but also time and cost savings with a single point of contact.

INDEPENDENCE BENEFITTING YOU

We value our independence as it empowers us to source the best solutions from a range of local and international insurers and reinsurers. This includes acting as a Lloyd's coverholder, providing you with access to flexible and first class underwriting security, together with international licensing capabilities.

Our all-encompassing service that helps our clients achieve their business objectives includes the:

- Design and structure of insurance benefit programmes in compliance with local and international regulatory requirements
- Negotiation and placement of competitively priced insurance benefits with recognised local and international (re)insurers
- Implementation, launch and management of benefit programmes
- Marketing support to maximise impact of the benefit programmes
- On-going programme administration, with a focus on personable, professional and expert customer service delivery





EXPERTLY CREATED WITH YOU IN MIND

We carefully design each benefit programme to suit the needs of our clients and their customers. Working to achieve your objectives, we design and deliver flexible programmes that include the right combination of travel, lifestyle, healthcare and financial related benefits:



TRAVEL

- Travel and Medical Assistance
- Travel Insurance
- Collision Damage Waiver Insurance
- Flight Delay Benefit with Lounge Access



LIFESTYLE

- Purchase Protection
- Extended Warranty Insurance
- Event Ticket Protection
- Restaurant Reservation Cover
- BupaGP Services



FINANCIAL

- Fraudulent Card Misuse
- ATM Robbery
- Remittance Protection
- Personal Cyber Protection



HEALTHCARE

- Global and Regional product design
- Individual and Corporate schemes
- IT platform for membership fulfilment
- Outsourced claims handling to TPA's
- Insurance and reinsurance offerings

TRAVEL PROTECTION



TRAVEL WITH CONFIDENCE

Wherever your customers roam, they will breathe easy knowing that specialised assistance is just a phone call away. Whether it's dealing with a lost passport or arranging an emergency medical evacuation, our expert team will provide timely Travel and Medical Assistance to get your customers back on track as quickly as possible.

WORRIES DISAPPEAR WITH MEDICAL ASSISTANCE ON YOUR SIDE

Supporting our Travel and Medical assistance service is International SOS, the world's leading international medical and travel security assistance company. International SOS offers highly qualified doctors and nurses, multilingual coordinators and logistic experts in addition to their global network of more than 73,000 accredited medical providers.

No matter where your customers find themselves, they can rest assured knowing they have access to the best care possible. Our medical assistance services include the following, together with many other important benefits:

- Medical advice and referrals to doctors, specialists, clinics, dentists and other medical service providers
- Hospital admission arrangements
- Monitoring of medical conditions during and after hospitalisation
- Guarantee of medical payment in local currency
- Delivery of essential medication
- Evacuation & repatriation in case of an emergency

TRAVEL ASSISTANCE THAT ALWAYS KEEPS YOU ON TRACK

From deep in the heart of Africa to the middle of bustling Asian cities, ensure your customers have the peace of mind to embrace adventure head-on, with these comprehensive travel services:

- Pre-travel advice including vaccination and visa requirements
- Legal referrals and appointments
- Embassy referrals
- Interpreter referrals
- Lost luggage and passport assistance



WORLD-CLASS SUPPORT ANYWHERE IN THE WORLD

Your customers might want to discover a desert, climb a mountain, or simply relax by a resort pool. Wherever they go, with Aspire Insurance Advisers, a world of support will have their back -24 hours a day, 365 days a year.

If things aren't quite going according to plan, they can call us from anywhere, and at any time. With 27 Assistance Centres around the world, speaking over 90 languages and dialects, and with a global network of preferred medical and legal providers, you can be guaranteed of the most comprehensive cover on the planet.



TRAVEL SMART, TRAVEL SAFE ON YOUR ADVENTURES

No matter how meticulously your customers plan their trips, sometimes the world has other plans. Travel delays, cancellations, late or lost luggage can be a nightmare, but they don't have to ruin a journey. Your customers can travel with the utmost confidence, knowing we offer the following travel insurance benefits:

- Travel Accident Insurance
- Emergency Medical Expenses Cover
- Evacuation and Repatriation Expenses Cover
- Trip Cancellation or Delay Protection
- Lost Baggage or Baggage Delay Protection



REST ASSURED WITH CAR RENTALS

Driving abroad should be an enjoyable affair. Your customers can cruise with ease with the coverage they need. Whether it be a pothole, or a hailstorm - if their rental car is accidentally damaged; this benefit covers against rental damage excesses. No fuss required.



WE ARRANGE ASSISTANCE SERVICES & INSURANCE SOLUTIONS





RELAX AND RECHARGE



FLIGHT DELAY BENEFIT WITH LOUNGE ACCESS

Discover our new Flight Delay benefit, designed to provide your cardholders with immediate lounge access or cash during unexpected travel disruptions. We can also offer a flight rebooking solution that can be extended to include the cost of flights. With our digital API integration, your cardholders get real-time flight delay alerts and lounge pass delivery, ensuring a seamless end-to-end digital customer experience.

Our Flight Delay benefit offers these features, along with many other benefits:

- 24/7 Worldwide Flight Monitoring and Advisory Services
- Flight Delay Alerts/ Notifications
- Real-time Lounge Pass Delivery
- Access to exclusive airport lounges
- Digital API Integration

LIFESTYLE PROTECTION



SECURE YOUR PURCHASES WITH PURCHASE PROTECTION

Shopping is one of life's greatest pleasures and our Lifestyle Protection makes it even better, letting your customers protect what they buy and extend product warranties.

Our customers can shop with confidence, because with our Purchase Protection coverage, their latest goods and gifts purchases will be protected in the event of accidental damage or theft.

MAKE IT LAST

With our additional extended warranties, your customers' purchases will be protected for longer - giving them a higher level of care and more time to enjoy their latest acquisition to the fullest.

THE SHOW MUST GO ON

Live performances offer one of the best experiences one can enjoy. We'll put your customers right where the action is and, at the same time, provide them with the protection that they'll be reimbursed for the value of their ticket should they not be able to make it, due to certain circumstances.

SEAMLESS DINING EXPERIENCE

We are excited to introduce our Restaurant Reservation card benefit, designed to provide your cardholders convenience and peace of mind when making restaurant reservations. With this benefit, your customers can confidently make restaurant reservations, knowing that their deposit is protected in the event of unforeseen circumstances.





BUPA GP SERVICES

PREMIUM WELLBEING SUPPORT AT YOUR FINGERTIPS

Bupa GP Services is an all in one digital health and wellbeing benefit that provides your customers with instant access to expert healthcare, tailored fitness programmes and personalised wellbeing tools. Conveniently delivered via the Bupa app, this benefit is a powerful way to help your cardholders feel healthier, supported and connected.

Great for:

- Consumer/Corporate Cardholders
- Bank account holders
- Membership and Loyalty Programme Customers



FINANCIAL PROTECTION

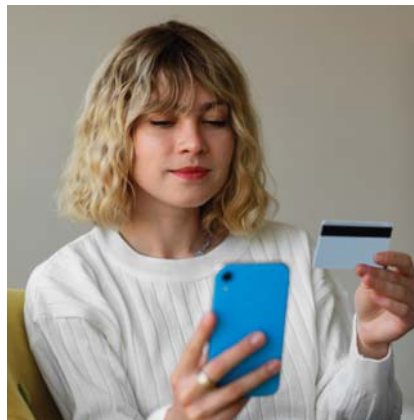


SECURITY IS OUR BUSINESS

Even with the most advanced financial technologies and security protocols in place, it's natural for your customers to still have some concerns about the safety of their money. Our Financial Protection Benefits provide your customers with financial peace of mind.

PROTECT AGAINST UNAUTHORISED CHARGES

With the increasing use of online and digital payment gateways, fraudulent transactions have risen sharply in recent years. Through our Fraudulent Card Misuse coverage, we can protect your customers against unauthorised transactions or fraudulent activity.



HELP WHEN IT'S NEEDED

It's important to stay vigilant. If your customers are robbed at or within a set distance from an Automated Teller Machine (ATM) and within a set time period from when the cash was dispensed, our ATM Robbery cover ensures they will be reimbursed for their unfortunate loss of cash.

THINKING OF LOVED ONES BACK HOME

Our Remittance Protection is for customers who are working away from home and transferring money back to their families on a regular basis. If using their card to remit money to their immediate family and they suffer an accident, our Remittance Protection will ensure the payments can continue for the benefit of their loved ones back home.





STAY SAFE ONLINE PERSONAL CYBER PROTECTION

Our new Personal Cyber Protection benefit is designed to keep your customers and cardholders safe from cyber attacks. With our easy-to-use software and extensive coverage, your customers get the tools they need for comprehensive online protection and ultimate peace of mind.

Our Personal Cyber Protection benefit includes coverage for the following, along with other additional benefits:

- Personal Identity Fraud
- Cyber Attack and Bullying
- Social Engineering and Cyber Media Liability
- Online Sales Fraud
- Cyber Security Score
- Dark Web Monitoring
- Vulnerability Scanning
- Cyber Assistance Helpline



HEALTHCARE PROTECTION



HELPING PARTNERS EXPAND THEIR OFFERING WITH TAILORED IPMI SOLUTIONS

INTERNATIONAL PRIVATE MEDICAL INSURANCE (IPMI)

Our IPMI solutions are designed to support a wide range of distribution partners, including domestic insurers and distributors, Managing General Agencies (MGAs), international brokers, and financial institutions looking to expand their product offering. By combining specialist expertise with flexible partnership models, we help our clients deliver competitive international health solutions that meet the evolving needs of individuals and businesses worldwide.

Core attributes:

- Access to A+ rated capacity including Lloyd's of London and UK and International Company Markets
- Experienced team with a wealth of knowledge in all areas of Accident & Health
- Intermediary and underwriting offering with an extensive network





FOR MORE INFORMATION PLEASE CONTACT US

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