

# BUSINESS TRAVEL ACCIDENT INSURANCE





### Are your clients prepared for the risks that their employees face out on the road?

Employees traveling on business may need help if they become ill, injured or concerned for their safety. No matter where they are, The Hartford's BTA insurance is here to help.



In a study released by Risk Management Monitor, panelists emphasized that travelers feeling unsafe or unprepared for the risks they are facing feel less loyal to their company and can also be distracted, potentially derailing business they are trying to conduct.<sup>3</sup>

## DUTY OF CARE COVERAGE HELPS PROTECT BUSINESS TRAVELERS

Employers of all sizes – from a local retail shop to a large manufacturing company – have employees who travel somewhere on business. With our **Business Travel Accident (BTA) insurance** from The Hartford's Accident & Health group, you can help your clients fulfill one of their critical responsibilities as employers: their obligation to protect their employees' safety when traveling on company business, whether it's down the street, across the state, or out of the country.

BTA is specifically designed to help employers of all sizes fulfill their duty of care needs. Fully customizable, BTA can be tailored to protect any client's greatest asset, their employees'. However, we also offer the option of pre-underwritten plans for those clients looking to maximize efficiency and affordability.

## MORE THAN JUST FINANCIAL SUPPORT

BTA helps to fill gaps in coverage and care for employees by combining a broad collection of valuable insurance benefits and services into a single package. Featured options include:

- Accidental Death & Dismemberment (AD&D) coverage with fully customizable limits.
- Emergency Evacuation, Repatriation, and Out of Country Medical benefits that cover costs for the treatment and transportation of sick or injured employees – along with options to cover Security Evacuation in the event of political unrest or a natural disaster.
- Coverage extensions for spouses and dependent children while traveling on business with an insured employee.
- 24/7 access to medical and travel assistance services.<sup>1</sup>
- Travel Intelligence App that provides an in-app hotline for travel assistance, alerts about medical, security and travel-related concerns nearby and much more.
- Telemedicine<sup>2</sup> for international travelers provides access to qualified U.S. based physicians to address non-emergency situations from the comfort of an employee's hotel room.

The Hartford also offers a number of additional optional benefits that provide coverage for disability, unexpected medical expenses, rehabilitation, mortgage assistance, liability, workplace violence, post-traumatic stress, childcare, and much more.

## BUSINESS TRAVEL ACCIDENT FROM THE HARTFORD HELPS EMPLOYERS:



Supplement their current benefit/ risk management structure



Fulfill duty of care obligations to employees



Reduce the risk against potential litigation



Provide broad protection for a comparably low cost



## HOW BTA FROM The Hartford HELPS EMPLOYERS FULFILL THEIR DUTY OF CARE NEEDS

### ⇒ SCENARIO #1

- An employee of a manufacturing company traveled to Germany to meet with suppliers.
- While in Germany, he contracted a severe respiratory illness and began to experience symptoms.
- He didn't speak German and was unfamiliar with the local area. The Hartford's travel assistance provider located the nearest emergency room and arranged for transportation. He was later admitted to the hospital for further treatment. The Hartford paid \$37,500 in medical and transportation expenses directly to the hospital.
- At the request of his physician, he was evacuated home to the U.S. to continue treatment resulting in The Hartford paying an additional \$17,400 for emergency evacuation expenses and \$2,500 in additional medical expenses in the U.S. until he reached the deductible on his primary medical insurance plan. The employee incurred no out-of-pocket expenses.

### ⇒ SCENARIO #2

- A sales representative for a tech company was on a business trip in Denver.
- On her way out to dinner with a cousin who lived in the area, she was in a severe car accident and later passed away at the hospital.
- An accidental death benefit of \$750,000 was paid to her beneficiaries. This was the highest payout that her beneficiaries received from any insurance coverage.

### ⇒ SCENARIO #3

- An employee was on business travel in Canada and took a personal excursion to go skiing.
- While skiing, he fell and broke his leg. Based on the severity of his injury and current location, he was flown to a hospital in Vancouver by air ambulance for emergency treatment.
- The Hartford paid a medical evacuation benefit of \$16,500 to the air ambulance provider and paid the employee's \$5,000 deductible on his primary health plan that provided coverage in Canada once the deductible was reached. The employee incurred no out-of-pocket expenses.

### ⇒ SCENARIO #4

- An employee of a media company traveled to Mexico to work on a project.
- She began experiencing symptoms of food poisoning and required immediate medical treatment.
- She didn't speak Spanish and was unfamiliar with the local area. The Hartford's travel assistance provider located a nearby private hospital that is known for quality care and arranged for transportation. The Hartford paid \$5,200 in medical and transportation expenses directly to the hospital. The employee incurred no out-of-pocket expenses.



*These case illustrations are fictitious and for illustrative purposes only.*

## THE HARTFORD DIFFERENCE

In this evolving world, business travelers can face unpredictable circumstances while traveling, and employers of all sizes have a duty to care for their employees. BTA insurance from The Hartford helps offer peace of mind for employees, their families and employers. It also provides broad protection, compassionate support and exceptional claims service for employees.

To learn more about The Hartford's **BTA insurance**, call your local representative from The Hartford, and visit [TheHartford.com/accidentlines](https://www.TheHartford.com/accidentlines)



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Blanket Accident Form Series includes BTA-1000, BTA-1300, or state equivalent.

<sup>1</sup> The Hartford provides certain fully insured benefits that are administered by International Medical Group (IMG). IMG may also provide additional services at the request of the employee which are not insurance and IMG may charge a fee for these services. The Hartford is not responsible and assumes no liability for the additional services provided by agreement between the member and IMG. Services may vary and may not be available in all states.

Please note: In the event of a medical emergency, you should immediately seek medical care. This is only a summary and does not supersede in any way the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided. Services are not available to the extent they would expose IMG or The Hartford to any sanction, prohibition or restriction under U.N. resolutions or the trade or economic sanctions, laws or regulations of the E.U., U.K., or U.S.A.

<sup>2</sup> Only available with Out of Country Medical Benefit in plan design.

<sup>3</sup> Understanding Insurance Coverage for Traveling Employees, 2019, [www.riskmanagementmonitor.com/understanding-insurance-coverage-for-traveling-employees](http://www.riskmanagementmonitor.com/understanding-insurance-coverage-for-traveling-employees). Viewed on 6/1/2020.

Services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services).

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