

# Business Travel Accident Insurance Plan

For employers with 2-249 employees.



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, our BTA insurance is here to help.

## 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 **Business Travel Accident (BTA) insurance** from our 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.

We also offer additional optional benefits that provide coverage for disability, unexpected medical expenses, rehabilitation, mortgage assistance, liability, workplace violence, post-traumatic stress, childcare, and much more.

A 2025 article from  
**The HR Director** highlights that

34%

of travel managers still do not offer safety training, revealing a significant gap in preparedness. This lack of support can leave employees feeling vulnerable and underprepared, which in turn affects their focus and loyalty.<sup>3</sup>



## Our Business Travel Accident coverage helps employers:

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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 does our BTA help employers fulfill their duty of care needs?

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### 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 \$249,000 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.*

# BTA Plan Options

For employers with 2-249 employees.

Plan Design	Plan Details
<b>Class 1: All Active Full-Time U.S. Employees of the Policyholder</b>	
Coverage	24-hour Accident Protection While on Business
AD&D	5X annual salary to a maximum of \$500,000
<b>Class 2: Spouse of Class 1 Insured Person</b>	
Coverage	24-hour Family Relocation Trip Family Travel
AD&D	\$50,000
<b>Class 3: Dependent Child(ren) of Class 1 Insured Person</b>	
Coverage	24-hour Family Relocation Trip Family Travel
AD&D	\$25,000
<b>Aggregate Limit</b>	
Aggregate Limit	\$5,000,000 per accident
<b>Additional Coverage/Hazards</b>	
Sojourn or Personal Deviation	14 days
<b>Additional Benefits</b>	
Adaptive Home or Vehicle Modification	\$50,000
Bereavement Counseling	\$150 per session, 10 session maximum
Carjacking	\$50,000
Coma	1% per month of AD&D Principal Sum
Day Care (Class I and II only)	10% to \$25,000
Medical Emergency Evacuation	100% of covered expenses
Paralysis	Included as a % of AD&D
Rehabilitation	\$50,000
Repatriation of Remains	100% of covered expenses
Seatbelt & Airbag	25% to \$50,000/10% to \$25,000
<b>Optional Out-of-Country Medical Benefits</b>	
Out-of-Country Medical	\$100,000/\$0 deductible
Foreign Travel Immunization	\$1,500, \$50 per vaccine
Medical Emergency Guarantee Charge Expense	\$10,000
<b>NOTE:</b> The Out-of-Country Medical Expense benefit is available at the above noted limits for the quote premium stated under the Pricing section for groups that travel outside of the U.S. 100 days or less per year.	
<b>Pricing</b>	
Annual Premium	\$750
Add Out-of-Country Medical	\$1,250



## Policy Exclusions

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**Unless otherwise specified in the Policy, including any attached Riders, the Policy does not cover loss resulting from or for:**

1. Suicide or attempted suicide, whether sane or insane, or intentionally self-inflicted Injury;
2. War or act of war, whether declared or undeclared;
3. Injury sustained while on active-duty service in the military, naval or air force of any country or international organization. Upon our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard Service is not excluded, unless it extends beyond 31 days;
4. Injury sustained while on any aircraft except a civil aircraft, or military transport aircraft, unless specifically covered by a Hazard Rider;
5. Except when specifically covered by a Hazard Rider, injury sustained while on any aircraft:
  - a. as a pilot, crewmember or student pilot;
  - b. as a flight instructor or examiner;
  - c. if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization covering any Eligible Class under the Policy; or
  - d. being used for tests, experimental purposes, stunt flying, racing or endurance tests;
6. Injury sustained while the Insured Person is under the influence of any narcotics, drug or controlled substance, unless administered by or taken according to the instruction of a licensed Physician;
7. Injury sustained as a result of the Insured Person's voluntary intoxication through the use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
8. Injury sustained by an Insured Person during or as a result of his or her commission of a felony or while incarcerated for a felony, except that this exclusion will not be applicable upon acquittal or dismissal of the felony charges;
9. Injury sustained while the Insured Person is under the influence of intoxicants (as defined by the law of the jurisdiction in which the Injury occurred) while operating any vehicle or means of transportation or conveyance;
10. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
11. Sickness, disease, or bacterial or viral infection, or medical or surgical treatment thereof unless and only to the extent covered by Rider, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
12. Mental and nervous disorders;
13. Services for which no charge is normally made.

## Peace of mind for employees, their families and employers.

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. Our BTA insurance helps provide the broad protection, compassionate support and exceptional claims service they deserve.



## Learn more.

Call your local representative from The Hartford and visit  
[TheHartford.com/accidentlines](https://www.TheHartford.com/accidentlines)



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<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. Visit [www.TheHartford.com/employee-benefits/beyond-insurance](http://www.TheHartford.com/employee-benefits/beyond-insurance) for more information.

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> [Keeping a Close Eye on Traveler Safety and Risk Management](#) as a Core KPI for Business, April 2, 2025. Viewed on 2/17/26

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

Not available in all states.

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