

BUSINESS TRAVEL ACCIDENT INSURANCE PLAN

For employers with a total number of employees between 50-999 lives.





Employers of all sizes - from a local retail shop to a large manufacturing company - have employees who travel somewhere on business.

And in an increasingly volatile world, it's an employer's duty to help protect the safety of their employees, wherever their business travels take them. So when accidents happen, we're here to help make sure they're covered.



DUTY OF CARE COVERAGE HELPS PROTECT BUSINESS TRAVELERS

Help your clients safeguard their employees during foreign or domestic business travel. 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 help protect their employees' safety when traveling somewhere on company business, whether it's a local trip, interstate, 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 suit the unique needs of any client's business. However, we also offer the option of industry-specific, 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 duty of care package. Featured options include:

- Traditional Accidental Death & Dismemberment (AD&D) coverage with fully customizable limits and payment options.
- 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.
- Travel assistance, identity theft and Beneficiary Assist[®] services.¹
- Coverage extensions for spouses and dependent children while traveling on business with an insured employee.
- Additional optional benefits designed to minimize risks associated with disability, unexpected medical expenses, rehabilitation, mortgage assistance, liability, home alteration, workplace violence, post-traumatic stress, childcare, and much more.

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.²

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 competitive cost

HOW BTA FROM THE HARTFORD HELPS EMPLOYERS FULFILL THEIR DUTY OF CARE NEEDS

➔ SCENARIO #1

- An employee of a Washington DC-based nonprofit traveled to sub-Saharan Africa to conduct research and interviews for a new investment project.
- During the course of her trip, the employee contracted a severe illness as a result of a widening global pandemic and began to experience symptoms.
- The employee contacted their medical assistance provider, who arranged for transportation and treatment at a local medical center followed by evacuation to the United States. The Hartford paid an out-of-country medical benefit of \$98,000 to the medical center for treatment costs and \$24,000 for transportation and evacuation. The employee incurred no out-of-pocket expenses.

➔ SCENARIO #2

- An employee of an automobile company traveled to Germany to meet with suppliers.
- During the course of his trip, the employee contracted a severe respiratory illness and began to experience symptoms.
- The employee didn't speak German and was unfamiliar with the local area; The Hartford's medical assistance provider located the nearest emergency room, arranged for transportation and paid \$37,000 in medical and transportation expenses directly to the hospital. At the request of his physician, the employee was evacuated home to the United States to continue treatment resulting in The Hartford paying \$17,000

in emergency evacuation expenses and \$5,000 in additional medical expenses in the United States until the employee reached the deductible on his primary medical insurance plan. The employee incurred no out-of-pocket expenses.

➔ SCENARIO #3

- An employee was on confirmed business travel in Canada and took a personal excursion to go skiing.
- While skiing, the employee fell and fractured her leg, requiring medical evacuation by ambulance to the nearest medical facility for treatment.
- The employer contacted their medical assistance provider – The Hartford paid a medical evacuation benefit of \$1,443 to the evacuation provider.

➔ SCENARIO #4

- An employee of a South Carolina-based engineering company traveled to Florida on business.
- Following the conclusion of his meetings, he traveled to the Florida Keys to scuba dive. During the course of his dive, the insured suffered an arterial gas embolism resulting in death.
- The insured wasn't eligible for workers' compensation since his business activities had concluded, but an accidental death benefit of \$500,000 was paid to his beneficiary under the Business Travel Accident policy.



These case illustrations are fictitious and for illustrative purposes only.

BUSINESS TRAVEL ACCIDENT STANDARD AND PREMIUM PLAN OPTIONS

For employers with a total number of employees between 50-999 lives

	STANDARD PLAN	PREMIUM PLAN
CLASS I: ALL ACTIVE U.S. EMPLOYEES OF THE POLICYHOLDER		
Coverage	24-hours Business Only	24-hours Business Only
AD&D	\$250,000	5 x salary to a maximum of \$750,000
CLASS II: SPOUSE OF CLASS I INSURED PERSONS		
Coverage	Business Family Travel	Business Family Travel
AD&D	\$50,000	\$50,000
CLASS III: DEPENDENT CHILD(REN) OF CLASS I INSURED PERSONS		
Coverage	Business Family Travel	Business Family Travel
AD&D	\$50,000 (each child)	\$50,000 (each child)
AGGREGATE LIMIT		
	\$2,500,000 per Accident	\$5,000,000 per Accident
ADDITIONAL COVERAGE/HAZARDS		
Sojourn or Personal Deviation	14 days	14 days
War Risk	n/a	Included
ADDITIONAL BENEFITS		
Adaptive Home or Vehicle Modification Benefit	\$50,000	\$50,000
Coma Benefit	1% of AD&D Principal Sum	1% of AD&D Principal Sum
Paralysis	Included as % of AD&D	Included as % of AD&D
Rehabilitation Benefit	\$50,000	\$50,000
Seatbelt and Airbag Benefit	\$50,000/25% - \$25,000/10%	\$50,000/25% - \$25,000/10%
Bereavement Counseling Benefit	\$150 per session, 10 session maximum	\$150 per session, 10 session maximum
Carjacking Benefit	\$50,000	\$50,000
Day Care Benefit	\$25,000/10%	\$25,000/10%
Emergency Evacuation Benefit	100% of covered expenses	100% of covered expenses
Repatriation of Remains Benefit	100% of covered expenses	100% of covered expenses
Out of Country Medical Benefit	n/a	\$100,000/\$0 deductible
PRICING		
Rate Per Person/Year (Minimum Premium: \$750 per year)	\$4.35	\$11.65

Policy eligibility and effective dates will be determined during policy implementation.

EXCLUSIONS:

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. Injury sustained while the Insured Person is visually, manually or cognitively distracted or engaged in behavior which diverts attention and focus away from the roadway through use of a handheld mobile telephone or portable electronic device while operating any vehicle or means of Transportation or Conveyance or any form of distracted driving as defined by the law of the jurisdiction in which the Injury occurred;
11. Injury sustained by an Insured Person during or as a result of his or her participation in activities not sponsored or supervised by the Policyholder or any Extreme Sport or Extra-Hazardous Activities;
12. stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
13. 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;
14. Mental and Nervous Disorders;
15. services for which no charge is normally made; or
16. Injury sustained while playing or practicing in:
 - a. all intercollegiate sports;
 - b. any inter-school club sports;
 - c. any intramural sports; or
 - d. any form of tackle football.

Any sports activity that is sponsored by the Policyholder is not included in this exclusion.

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)



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company Hartford Fire Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability. © 2021 The Hartford.

NOT AVAILABLE FOR DISTRIBUTION IN NM

Not available for distribution in NJ. Please email AHSales@thehartford.com to receive the NJ version.

¹ Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit <https://www.TheHartford.com/employee-benefits/value-added-services> for more information.

² Understanding Insurance Coverage for Traveling Employees, 2019, <http://www.riskmanagementmonitor.com/understanding-insurance-coverage-for-traveling-employees/>. Viewed on 6/1/2020.

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