



## Business Travel Accident Coverage for Medical Professionals



Help give your medical practitioners a dose of safety when they travel

Accidents happen – and they can easily become life-changing events. However, with Business Travel Accident (BTA) insurance from The Hartford, you can help provide reliable protection for physicians and medical staff through an Accidental Death & Dismemberment (AD&D) benefit. In the event of a covered accident while traveling on business, BTA offers a range of coverage options and benefit levels to help manage costs, and provides:

- \$1 million benefit for physicians
- \$100,000 for all other employees
- A lump sum benefit payable regardless of any other coverage

### More Coverage When It's Needed Most

Covered physicians and staff will have 24-hour coverage while traveling on business in the event of one of the following: covered injury, paralysis or death resulting from a covered accident. Business travel for Physicians includes coverage for every day commutes to and from work; and is optional for all other employees. Benefits are payable for losses that occur within 365 days of the covered accident.

#### ADDITIONAL BUSINESS TRAVEL ACCIDENT BENEFITS

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| <ul style="list-style-type: none"> <li>• Adaptive home and vehicle</li> <li>• Airbag</li> <li>• Bereavement counseling</li> <li>• Coma</li> <li>• Dismemberment loss schedule</li> <li>• Hijacking</li> <li>• HIV benefit</li> </ul> | <ul style="list-style-type: none"> <li>• Medical evacuation</li> <li>• Paralysis</li> <li>• Permanent Total Disability</li> <li>• Rehabilitation</li> <li>• Repatriation</li> <li>• Seat belt</li> <li>• Sojourn/personal deviation</li> <li>• Therapeutic counseling</li> </ul> |
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## More Than Just Financial Support

Our BTA coverage includes these value-added services at no additional cost:

- Travel assistance before and during a trip<sup>1</sup>
- 24/7 ID theft protection while at home and away<sup>1</sup>
- Beneficiary Assist<sup>®</sup> counseling for the bereaved, to help with legal, financial and emotional issues<sup>2</sup>

## Want More Information? Just Ask Us.

As a leader in the industry, our experience and benefits solutions help meet the needs of medical groups and their employees. We have been continuously committed to the medical group market with specialized group life and disability products since 1992. Contact us today, and let's get started.

Contact your professional benefits consultant or your local Hartford representative. Visit our website at [THEHARTFORD.COM/MEDICALGROUPBENEFITS](http://THEHARTFORD.COM/MEDICALGROUPBENEFITS). Email us at [MEDICALGROUPBENEFITS@THEHARTFORD.COM](mailto:MEDICALGROUPBENEFITS@THEHARTFORD.COM).

## Prepare. Protect. Prevail. With The Hartford.<sup>®</sup>

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