



# BUSINESS TRAVEL ACCIDENT INSURANCE

ACCIDENT & HEALTH

**Employers of all sizes – from your local family physician to titans of industry and everyone in between – have employees who travel somewhere on business.**

Whether it's to meet a client, purchase inventory, make a nearby delivery in town, forge a new partnership abroad, or seal an important deal, employees in nearly every industry are routinely working away from the office.

In an increasingly volatile world, it's an employer's charge to protect the safety of its employees, wherever their business travels take them. But 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**, you can help your clients fulfill one of their critical responsibilities as employers – their obligation to 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

In addition to insurance benefits, BTA also provides the following valuable services:

- Travel assistance before and during a trip<sup>1</sup>
- Identity theft assistance services while at home and away<sup>1</sup>
- Beneficiary Assist<sup>®</sup> counseling to help the bereaved address legal, financial, and emotional issues<sup>2</sup>

*continued*

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

### SCENARIO #1\*

- An employee was on confirmed business travel in Canada and took a personal excursion to go skiing.
- While skiing, the employee fell and fractured his 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 #2\*

- A photojournalist was on assignment for a national news magazine at a U.S. State Capitol building.
- While securing his position to take pictures, he slipped and fell from scaffolding in the rotunda, sustaining a serious spinal cord injury. After remaining in a coma for several weeks, he passed away due to his injuries.
- An accidental death benefit of \$1,000,000 was paid to his beneficiaries, in addition to workers' compensation benefits and his personal life insurance policy.

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

### The Hartford Difference.

Accidents are unpredictable, and employers of all sizes have a duty to care for their employees. Business Travel Accident from The Hartford helps fill potential gaps with other insurance coverage who travel on business. It also provides broad protection, compassionate support, and exceptional claims service for employees – along with added peace of mind for their employers and dependents.

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



**THE  
HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

#### Prepare. Protect. Prevail. With The Hartford.\*

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

<sup>1</sup> Travel Assistance and Identity Theft services are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Europ Assistance USA may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Europ Assistance USA as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

<sup>2</sup> Beneficiary Assist® is offered through The Hartford by ComPsych® Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time. Business Travel Accident Form Series includes 7679, or state equivalent.

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