



## BUSINESS TRAVEL ACCIDENT INSURANCE BASIC PLAN



**Prepare. Protect. Prevail. With The Hartford.®**

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## The Hartford Provides Simple Solutions for Your Employees

If your employees travel on business, it is imperative that you provide them with Accident insurance protection. This document provides details about our Business Travel Accident (BTA) Basic Plan for 2 – 999 covered employees. If this plan meets your needs, binding the coverage is easy: Simply complete the Request to Bind on the last page of this document, and once signed electronically, email the form to: [A&HQuotes@TheHartford.com](mailto:A&HQuotes@TheHartford.com).

**Important:** Companies in the following industries are not eligible for this particular plan and are encouraged to complete a full request for quote form and submit for underwriting consideration. Please contact your Hartford representative for more information on coverage for these industries.

<b>Industry</b>	<b>SIC Code</b>
Airlines	4512 - 4581
Fire	9224 - 9228
Oil & Gas	1300 - 1399
Police	4000 - 4013
Transportation	4210 - 4239

### Overview

For all U.S.-based active full-time employees of U.S.-based employers, our BTA Basic Plan provides 24-Hour Travel Protection while they travel on business and 24-Hour Business & Pleasure coverage for up to 3 owners or partners.

Here are just some of the benefits and services provided within the BTA Basic Plan:

- Accidental Death & Dismemberment
- Medical Evacuation and Repatriation through our Travel Assistance Services
- Paralysis Benefit
- Permanent Total Disability Benefit

Please find more information on coverage, policy exclusions, and travel assistance insurance within the following pages.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life and Accident 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.

Business Travel Accident Form Series includes 7679, or state equivalent.

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## **ELIGIBLE INSURED PERSONS**

- Class 1 – All Registered Owners or Partners of the Policyholder whose names are kept on file with the Policyholder
- Class 2 – All Active Full-Time Employees of the Policyholder earning \$80,000 or more annually domiciled in the U.S.
- Class 3 – All Active Full-Time Employees of the Policyholder earning less than \$80,000 annually domiciled in the U.S.

Full-Time Eligibility: 30 hours per week

Truck Drivers, chauffeurs and delivery persons are not Eligible Persons under this standard plan regardless of whether they otherwise qualify under one or more of the above Class Descriptions.

## **COVERAGE (CLASS 1)**

24 Hour Coverage, Business & Pleasure - This covers injury resulting from accident which occurs anywhere in the world. This Hazard also covers injury resulting from accident which occurs while the Insured Person is:

- a) a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or
- b) being struck by an aircraft.

## **COVERAGE (CLASS 2, CLASS 3)**

Business Travel Coverage – This covers injury resulting from an accident which occurs anywhere in the world during a Business Trip, including (a) an injury resulting from an accident which occurs while an insured is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or (b) Injury resulting from being struck by an aircraft.

Business Trip means a bona fide trip:

- a) while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder;
- b) which begins when a person leaves his or her residence or place of regular employment, whichever last occurs, for the purpose of beginning the trip;
- c) which ends when he or she returns to his or her residence or place of regular employment, whichever first occurs; and
- d) excluding travel to and from work, bona fide leaves of absence and vacations.

## **PLAN DESIGN**

- Class 1 – C-28 Hazard (Business and Pleasure) - \$250,000 Principal Sum
- Class 2 – C-12 Hazard (Business Travel Only) - \$250,000 Principal Sum
- Class 3 – C-12 Hazard (Business Travel Only) - \$100,000 Principal Sum

Aggregate Limit (per accident) - \$1,250,000

Benefit Reduction Schedule – We will reduce an insured's Principal Sum on the premium Due Date or next following the date an insured attains the designated ages in the schedule. The reduced amount is equal to multiplying the Principal Sum by the percentage shown below.

Insured Person's Age:	Percentage of Principal Sum:
Age 70 – 74	80%
Age 75 – 79	55%
Age 80 – 84	35%
Age 85 or over	20%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.

## BENEFITS & COVERAGES

**Accidental Death & Dismemberment** – If an Insured Person's Injury results in any of the following losses within the 365-day Loss Period after the date of accident, we will pay the sum shown opposite the Loss. We will not pay more than the Principal Sum for all losses due to the same accident. The amount of the Principal Sum and the 365-day Loss Period are determined in the below Schedule.

For Loss of:

Life.....	The Principal Sum
Both Hands or Both Feet or Sight of Both Eyes.....	The Principal Sum
One Hand and One Foot.....	The Principal Sum
Speech and Hearing.....	The Principal Sum
Either Hand or Foot and Sight of One Eye.....	The Principal Sum
Either Hand or Foot.....	One Half The Principal Sum
Sight of One Eye.....	One Half The Principal Sum
Speech or Hearing.....	One Half The Principal Sum
Thumb and Index Finger of Either Hand.....	One Quarter The Principal Sum

Injury means, and an Insured Person is covered for, bodily injury resulting directly and independently of all other causes from accident which occurs:

- a) while he or she is covered under; and
- b) in the manner specified in;

a Hazard applicable to his or her class.

Loss means with regard to:

- a) hands and feet, actual severance through or above wrist or ankle joints;
- b) sight, speech or hearing, entire and irrecoverable loss thereof;
- c) thumb and index finger, actual severance through or above the metacarpophalangeal joints.
- d) movement of limbs, complete and irreversible paralysis of such limbs.

**Commutation** – If an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used; because a strike, power failure, major breakdown or similar event has resulted in the discontinuance or interruption of one or more public transportation systems regularly used by the Insured Person; on a regularly scheduled workday, the employee is eligible for benefits under the plan (see Accidental Death & Dismemberment loss schedule for the amount payable).

**Hijacking/Skyjacking** – If an employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip, the employee is eligible for benefits under the plan (see Accidental Death & Dismemberment loss schedule for the amount payable).

**Personal Deviation/Sojourn** – If an employee is injured as a result of an accident that occurs anywhere in the world during a personal deviation or personal travel while the employee is on a covered Business Trip, the employee is eligible for benefits under the plan (see Accidental Death & Dismemberment loss schedule for the amount payable).

## **BENEFITS & COVERAGES, CONTINUED**

**Permanent Total Disability** – This benefit is payable if an employee is injured and becomes permanently disabled within 180 days of the accident and remains permanently disabled for 12 months.

**Paralysis Benefit** – This benefit is payable for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e. Paraplegia, Quadriplegia, or Hemiplegia).

**Adaptive & Home Vehicle** – If the Insured Person's Injury results in a covered Loss, other than Loss of life, and a benefit is payable under the Accidental Death and Dismemberment Benefit, we will pay the lesser of a percentage of the Principal Sum (10%), or the actual cost for the one-time cost of alterations incurred within two years from the date of the accident to the Insured Person's principal residence, and/or private automobile, to make the residence accessible or the private automobile drivable or rideable for the Insured Person. In no event will payment under this benefit exceed the Maximum Amount for this Benefit (\$25,000).

**Bereavement Counseling Benefit** – If a Principal Sum is payable under this Policy for an Insured Person's loss of life, we will pay for the expenses incurred by his or her Dependent Spouse and Child(ren) for Bereavement Counseling up to \$100 per visit and a maximum amount of \$500 for each Covered Person per accident.

**Coma Benefit** – Benefit pays 1% monthly of Principal Sum to Coma Maximum if the employee becomes comatose within 31 days of an injury and remains continuously comatose for 30 days. The Coma Maximum equals the Principal Sum, less all other payments under the AD&D benefit for the injury.

**Rehabilitation Benefit** – Benefit pays 10% of Principal Sum up to \$25,000 for rehabilitative training due to an injury.

**Seat Belt & Air Bag Benefit** – Benefit pays 10% of Principal Sum up to \$25,000 due to an injury sustained as a passenger or a driver in a motor vehicle and the person was also wearing a seat belt. An additional benefit pays 5% of Principal Sum to \$10,000 if the air bag inflates properly upon impact, as verified by the police report.

**Therapeutic Counseling Benefit** – Benefit pays 10% of Principal Sum up to \$25,000 due to an injury other than loss of life, this pays a benefit for any necessary therapeutic counseling.

**THE FOLLOWING TRAVEL ASSISTANCE SERVICES AND OTHER SERVICES ARE INCLUDED WITH THE BUSINESS TRAVEL ACCIDENT COVERAGE**

Medical Evacuation & Repatriation	Up to a combined single max limit of \$1,000,000 for all transport services
Travel Assist <sup>1</sup>	Multiple Services Available
Beneficiary Assist	Multiple Services Available
ID Theft Protection <sup>2</sup>	Multiple Services Available

<b>BTA BASIC PLAN PREMIUM SUMMARY</b>		
<b>Coverage</b>	<b>No. of Lives</b>	<b>Annual Premium</b>
BUSINESS TRAVEL ACCIDENT	2-99*	\$750
	100-299	\$950
	300-499	\$1,200
	500-749	\$1,400
	750-999	\$1,750
COMMISSION: Flat 15%		
POLICY TERM: 1-3 years		
PAYMENT FREQUENCY: Annual, 3 Year Annual Installments, or 3 Year Pre-paid		
EMPLOYEE CONTRIBUTION: Blanket, Non-Contributory		

\*Number of lives subject to state availability. Please confirm the minimum number of lives with your Hartford representative.

<sup>1</sup> Travel Assistance and Identity Theft Services are provided by Generali Global Assurance. Generali Global Assurance is not affiliated with The Hartford and is not a provider of insurance services. Generali Global Assurance 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 Generali Global Assurance as a part of the Travel Assistance and Identity Theft service are insurance. A copy of their brochure outlining all available services can be provided upon request.

<sup>2</sup> Beneficiary Assist® is provided by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A copy of their brochure outlining all available services can be provided upon request.

**POLICY EXCLUSIONS** - This policy does not cover any loss resulting from:

- Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane (in Missouri, while sane);
- War or act of war, whether declared or undeclared;
- Injury sustained while in the armed forces of any country or international authority;
- Injury sustained while riding as a passenger on any aircraft owned, operated or leased by or on behalf of the policyholder;
- Injury sustained while riding on any aircraft except Civil or Military Transport Aircraft;
- Injury sustained while operating or serving as a crew member of any aircraft;
- Injury sustained while voluntarily taking drugs, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed for or administered by a licensed physician;
- Injury sustained as a result of being legally intoxicated from the use of alcohol;
- Injury sustained while committing or attempting to commit a felony.

**CROSS-EXCLUSION** - If an Insured Person is covered under more than one Hazard on the date of accident, he or she will be considered to be covered under the one Hazard with the largest Benefit Amount.

This proposal provides a brief description of the coverage. The policy contains reductions, limitations, exclusions, definitions and termination provisions. Policy coverage and benefits are not available where prohibited by law, including where prohibited by applicable trade sanction and OFAC laws and regulations. Complete details of the benefits, limits and coverages are contained in the policy. If there are any conflicts between this proposal and the issued policy, the policy shall govern. All benefits are subject to state availability and a state specific sample policy for this plan is available upon request. Coverage under this plan design is not available for policyholders situated in AK, D.C., FL, NM, NY, and OH. Other coverage options are available for FL and NY.

Please see your Hartford Representative for more information on those options.

<b>GROUP BENEFITS DISCLOSURE NOTICE</b>
The Hartford compensates both internal and external producers for the sale and service of our products. In most cases, producers are paid a commission, which is fixed or based on a percentage of the premium. In addition, producers may be eligible for the various forms of incentive compensation, including contingent commission and other non-cash awards. Incentive compensation is based upon a variety of factors that may include the level of premium written, retention and growth of premium, overall profitability, or other performance measures. Some of our producers elect not to accept some or all forms of compensation from the Hartford. Please direct specific questions regarding your insurance producer's compensation directly to your insurance producer. For specific questions on The Hartford's internal producers, please contact our Customer Service 800 number (800-523-2233).

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Business Insurance  
Employee Benefits  
Auto  
Home

## BUSINESS TRAVEL ACCIDENT (BTA) INSURANCE

# LETTER OF INTENT TO BIND THE BTA BASIC PLAN

The **BTA Basic Plan** and the rates specified in this document are only available to employers that meet the following criteria: **1)** The number of participants is between 2 and 999; **2)** The employer is not engaged in the following industries: Airlines, Fire, Oil & Gas, Law Enforcement, Police or Transportation. Companies in these industries are not eligible for this particular plan and are encouraged to complete a full request for quote form. Please contact your Hartford representative for more information on coverage for these industries.

### INSTRUCTIONS:

To request coverage, please complete the following required fields, then email this document to [A&HQUOTES@THEHARTFORD.COM](mailto:A&HQUOTES@THEHARTFORD.COM).

Policy Term: Annual  3 Year

Payment Frequency: Annual  3 Year Installments  or 3 Year Pre-Paid

Policyholder name:

Agency Name:

Policyholder Address:

Agency Address:

Policyholder Contact Name:

Agency License Number:

Policyholder Email Address:

The Hartford Appointed Agent Name<sup>1</sup>:

Policyholder Phone Number:

Agency Contact Name:

Names of Class 1 owners or partners (3 person max):

Agency Contact Email Address:

Number of Class 2 Employees:

Agency Contact Phone Number:

Number of Class 3 Employees:

The Hartford Sales Representative Name:

Requested Coverage Effective Date<sup>2</sup>:

This proposal provides a brief description of the coverage. The policy contains reductions, limitations, exclusions, definitions and termination provisions. Complete details of the benefits, limits and coverages are contained in the policy. If there are any conflicts between this proposal and the issued policy, the policy shall govern. All benefits are subject to state availability and to the terms and conditions of this BTA Basic Plan. Coverage under the BTA Basic proposal Plan is not available for policyholders situated in AK, D.C., FL, NM, NY and OH. Other coverage options are available for FL and NY. **Please contact your Hartford Representative if you have questions.**

### Together We Prevail™

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<sup>1</sup> The broker must be appropriately licensed and appointed with The Hartford.

<sup>2</sup> The Request to Bind Coverage document must be received prior to the Requested Coverage Effective Date.

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