



BUSINESS TRAVEL ACCIDENT INSURANCE PLAN

For employers with a total number of employees between 2-49 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.



In a study released by *Business Travel News*, half of survey respondents said travelers have expressed increased anxiety levels about safety and security while traveling on business during the past three years.³

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.

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. The following options are a few of our available features:

- 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 assistance¹, identity theft and Beneficiary Assist^{®2} services.
- 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.

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 comparably low cost



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

⇒ SCENARIO #1

- 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.

⇒ SCENARIO #2

- An employee of an automobile company traveled to Japan to meet with suppliers.
- She began experiencing symptoms of food poisoning and required immediate medical treatment.
- The employee didn't speak Japanese and was unfamiliar with the local area; The Hartford's assistance provider located the nearest emergency room, arranged for transportation and paid \$6,000 in medical and transportation expenses directly to the hospital. 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

- A photojournalist was on assignment for a 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.

BTA STANDARD AND PREMIUM PLAN OPTIONS

For employers with a total number of employees between 2-49 lives

STANDARD PLAN		PREMIUM PLAN
CLASS I: BUSINESS OWNERS OR PARTNERS (UP TO 2)		
Coverage	Business Only	Business & Pleasure
AD&D	5x Annual Salary to a Maximum of \$750,000	5x Annual Salary to a Maximum of \$750,000
CLASS II: ALL OTHER EMPLOYEES OF THE POLICYHOLDER		
Coverage	Business Only	Business Only
AD&D	\$250,000	5x Annual Salary to a Maximum of \$750,000
CLASS III: SPOUSE AND DEPENDENT CHILD(REN) OF CLASS I-II INSURED PERSONS		
Coverage	Business Family Travel	Business Family Travel
AD&D	\$50,000 (spouse)/\$25,000 (each child)	\$50,000 (spouse)/\$25,000 (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
ADDITIONAL BENEFITS		
Home Alteration or Vehicle Modification	\$50,000/10%	\$50,000/10%
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	\$25,000
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		
	\$500 annual premium	\$750 annual premium

To learn more about The Hartford’s **BTA insurance**, call your local representative from The Hartford, and visit TheHartford.com/accidentlines



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¹ Travel Assistance and Identity Theft Protection Services are provided by Generali Global Assistance. Generali Global Assistance 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 described in these materials and reserves the right to discontinue any of these services at any time.

² 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.

³ Survey based on 229 travel buyers and managers, and corporate and security managers conducted by *Business Travel News*, April 17, 2017. Services may not be available in all states. For more information, visit www.TheHartford.com/employee-benefits/value-added-services.

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

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Business Insurance
Employee Benefits
Auto
Home

BUSINESS TRAVEL ACCIDENT (BTA) INSURANCE

LETTER OF INTENT TO BIND THE BTA PLAN

The **BTA 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 49; **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 representative from The Hartford for more information on coverage for these industries.

INSTRUCTIONS:

To request coverage, please complete the following required fields, then email this document to AHQuotes@thehartford.com.

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 Name¹:

Policyholder Phone Number:

Agency Contact Name:

Names of Class 1 Owners or Partners (2 person max):

Agency Contact Email Address:

Number of Class 2 Employees:

Agency Contact Phone Number:

Requested Coverage Effective Date²:

The Hartford Sales Representative Name:

Plan Option: Standard Plan (\$500 annual premium)

Premium Plan (\$750 annual premium)

15% Commission

This proposal provides a brief description of the coverage. **For questions, including state and benefit availability, please contact your representative from The Hartford.**

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¹ The broker must be appropriately licensed and appointed with The Hartford.

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

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