

Business Travel Accident

Travel Benefits and Risk Mitigation Program For Business Travelers

Focus on the benefits of business travel. We'll handle the risks.

Employees may face a number of risks when traveling for business, including serious injury or illness, security incidents, and trip delays. Workers Compensation, General Liability, Major Medical, and Life insurance programs may respond to these risks; however, they're not designed specifically for traveling employees. A comprehensive risk management solution can help organizations ensure that employees have the coverage and support needed if and when travel incidents arise. It can also help to safeguard an organization's reputation and its ability to attract/retain talent while potentially protecting it against litigation.

Chubb Accident & Health is the leader in designing Business Travel Accident products that can help to ensure that employees are covered when traveling for business. Our solutions are designed so organizations and their leaders can focus on the benefits of business travel instead of the risks associated with it.

Key Features

GLOBAL MEDICAL COVERAGE
Insurance protection for medical emergencies that can threaten an employee's well-being when traveling on overseas business

HIGH-LIMIT AD&D
24/7 insurance protection for employees on any sponsored business travel (domestic or international) if a covered accident results in loss of life, limb, sight, speech, or hearing

TRAVEL ASSISTANCE SERVICES
Including medical provider network, emergency medical case management, and medical evacuation; location of lost or stolen articles; emergency cash; itinerary re-booking; identity protection; employee portal with country and travel information

EMERGENCY EVACUATION BENEFITS
Including medical monitoring; doctor referrals; emergency medical transportation, evacuation, and repatriation benefits

BENEFITS

- Trip Travel Inconvenience
- Security Evacuation
- Felonious Assault
- Blanket Leisure
- Medical Evacuation and Repatriation

SERVICES

- International Network
- Claims Handling
- Guarantee of Payment*
- Customized Travel Certificates

*Subject to provider acceptance of payment and the insured following the terms and conditions of the policy.

Business Travel Accident Coverage Highlights

Core Plan Design

Benefit/Limit	What It Provides
Accidental Death & Dismemberment	Pays high-limit benefits if an accident results in loss of life, limb, sight, speech, or hearing; supplements low-limit death benefits under Workers Compensation
Global Medical Coverage	Covers your international business travelers for accidents and illness, including coverage for prescription drugs and dental injuries that may occur while traveling on overseas company business; 24-hour coverage while traveling on a covered trip, including incidental personal travel associated with a sponsored business trip ▶ Foreign Travel ▶ War Risk ▶ Sponsored Activities/ Specified Dates
Medical Evacuation and Repatriation	▶ Emergency medical transportation, medical evacuation, or repatriation benefits ▶ Traveling companion assistance, return of dependent child, or visit by a family member or friend ▶ Repatriation of remains benefits
Security Evacuation Services	▶ On-the-ground security assistance in the event of a potentially life-threatening military or political event, natural disasters, and other threats of violence ▶ Crisis hotline and security assistance center to discuss safety concerns or secure immediate assistance while traveling ▶ Secure, web-based system for tracking global threats and receiving location-based risk intelligence
Travel Assistance Services	▶ Chubb's 24/7/365 Travel Assistance Portal provides real-time, destination-based health, security, and travel-related information ▶ Mobile phone app and portal ▶ Assistance with foreign language and interpretation problems ▶ Location of lost luggage, documents, and personal items ▶ Embassy and consular referrals ▶ Real-time travel advisories ▶ Emergency cash ▶ Legal assistance/bail ▶ Emergency travel arrangements
Customized Travel Certificates	Documentation that many countries require prior to entry from abroad showing adequate medical coverage, which is important given increasing medical insurance entry standards

Worldwide Accident Protection Core Hazards

- ▶ Business Travel Hazards
- ▶ 24-Hour Hazards
- ▶ Full Occupational Hazards

Specialty Hazards

- ▶ War Risk Coverage
- ▶ Owned Aircraft Coverage
- ▶ Pilot & Crew Members' Coverage
- ▶ Alternative Overseas Work Arrangement

Other Available Benefits

- ▶ Applicable to both core and specialty hazards
- ▶ Cosmetic Disfigurement from Burns Benefit
- ▶ Disability Benefits
- ▶ Emergency Medical Benefits
- ▶ Emergency Reunion Benefits
- ▶ Felonious Assault Benefit
- ▶ Blanket Leisure
- ▶ Remote Worker Benefits
- ▶ Family Coverage
- ▶ Medical Expense Benefits
- ▶ Hospital Care Benefits
- ▶ Family Reunion Benefits
- ▶ Trip Cancellation Benefit
- ▶ Trip Interruption Benefit
- ▶ Trip Delay Benefit
- ▶ Personal Property Benefit
- ▶ Financial Instruments Reimbursement Benefit

Additional Risk Management Services Available

- ▶ Travel tracker and planner tool
- ▶ Daily intelligence briefs
- ▶ Monthly intelligence forecasts

Policy Information

Underwriting Information Required:

- ▶ Policyholder name and address
- ▶ Total Employee Headcount (US EEs vs. Non-US EEs)
- ▶ SIC Code/Industry
- ▶ Travel Days

Contact Us

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