

PRODUCT HIGHLIGHTS

BUSINESS TRAVEL ACCIDENT INSURANCE

Who can benefit from Business Travel Insurance?

- **Employees:** Protects employees while traveling on business. Different limits of coverage can apply to specific employee classifications
- **Employers/Business Owners:** Provides benefits over and above workers compensation. Shows commitment to the well-being of staff (duty of care)

Insurance Company

Coverage is underwritten by Philadelphia Insurance Companies (PHLY), rated A++ (Superior) by AM Best & Company. Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the top 400 Best Big Companies in America.

Core Benefits Offered

- **Accidental Death & Dismemberment:** Lump sum payout for loss of life, limb, sight, speech, or hearing as the result of a covered accident.
- **Out of Country Medical:** Direct payment to providers for medical expenses that result from an accident or illness.
- **Medical Emergency Evacuation Benefit:** Covers 100% of the cost of medical transportation and evacuation, including the return of the insured person to their place of primary residence.
- **Repatriation of Remains Benefit:** Covers 100% of the cost of repatriation and transportation of the deceased body for burial or cremation.
- **Travel Assistance Services:** Available 24/7 support for pre- trip assistance, lost documents, emergencies, and more.

Other Available Benefits and Coverages

- **Security and Natural Disaster Evacuation:** Covers the transportation and related costs to relocate insured persons in the event of civil or political unrest, terrorism, or natural disasters
- **Corporate Owned Aircraft:** Extends coverage to apply to losses occurring on policyholder owned aircraft
- **War Risk:** Extends coverage to apply to losses due to acts of war that would otherwise be excluded
- Additional Benefits available upon Request

Claim & Travel Assistance Services

PHLY partners with nationally recognized and highly experienced third party administrators to respond to emergencies and claims. Our partners provide courteous and timely service to travelers. Maintaining a high level of communication with our travel assistance services provider is a key to success in this niche market.

Next Steps

Requests should be submitted to AH@phly.com and include the following:

Completed application found on

<https://www.phly.com/products/AccidentandHealth.aspx>

- Premium and loss history for the most recent five years (if current coverage exists)
- A copy of the current policy (if current coverage exists)

For more information about our Travel Accident insurance plans, please contact us at: AH@phly.com or 800.734.9326.