

## Important Accident Insurance Employees Need. At a Low Cost for Employers.



### Business Travel Accident Insurance

**Do you know that every five minutes a person dies in an accident?<sup>1</sup> With key personnel traveling on business, it's important to offer accident insurance to protect them and their families. Benefits such as these also help to attract and retain key staff, resulting in an improved bottom line for employers.**

Accidents  
are the  
leading cause  
of death  
in the nation  
for people  
up to  
age 41<sup>1</sup>

#### Why Business Travel Accident Insurance from The Hartford?

Business Travel Accident insurance from The Hartford<sup>2</sup> provides important coverage for employees while traveling on business. It is a great way to offer a much needed benefit with little cost to employers. The coverage:

- **Protects** employees while traveling on business.
- **Pays** a benefit in the event of a covered accident.
- **Provides** a way for employers to offer much needed accident protection to employees.

#### Flexible Plan Design for Employers to Choose

The program offers a flexible plan design to suite employer needs:

- Employers choose the time period and the extent of coverage.
  - Business-only or 24-hour business and pleasure
  - Customize coverage for specific groups of employees such as executives, managers and sales
  - Choose from a variety of enhanced options
- Basic coverage includes comprehensive coverage.
- Additional employee services at no additional cost including:
  - Travel Assistance, a 24-hour toll-free emergency line that offers medical, legal, and financial assistance while traveling, as well as pre-trip services.
  - Beneficiary Assist, offering grief, financial and legal counseling to help employees cope with loss.

#### Offering Expertise While Removing Burden for Employers

It all comes from The Hartford, a renowned leader in group benefits for more than 50 years. Employers can feel confident with The Hartford's expertise and commitment to superior service. Contact your Hartford representative to learn more about Business Travel Accident insurance and how it can benefit employees and employers alike.



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Accidents  
can happen  
anytime,  
anywhere.

## Accidents Happen: A Case Study

Accidents can happen anytime, anywhere. Which is why it's so important to protect your employees with The Hartford's Business Travel Accident insurance. Consider the following case study.

### Profile:

An individual is married with two children and is employed by a manufacturing company. His company provides Business Travel Accident insurance from The Hartford to protect him in the unfortunate event that he suffers an injury or death as a result of an accident while traveling on company business. His benefit coverage amount is \$250,000. In addition, his employer has chosen a plan that includes the following optional "add-on" benefits:

- Rehabilitative Benefit
- Adaptive Home & Vehicle Benefit
- Therapeutic Counseling Benefit
- Spouse/child Education Benefit
- Day Care Benefit
- Bereavement Counseling Benefits

### While traveling on business for his company, the employee gets into a car accident.

The employee is eligible to receive additional benefits outlined above to help him and his family cope with the accident. A rehabilitation benefit is paid to help offset expenses relating to helping him regain movement in his arm. He is also paid an Adaptive Home & Vehicle benefit for the cost of making his residence and/or car accessible after his injury. Finally, a benefit is payable for expenses incurred for any necessary therapeutic counseling.

In the event the employee dies as a result of the accident, he will receive a death benefit of \$250,000 payable to his spouse – his beneficiary. An additional benefit is paid to his spouse for expenses incurred for occupational training so that she can complete a degree in teaching. In addition, a benefit is payable for each dependent child who is enrolled in or will be enrolled in a day-care program. The employee's spouse will receive a benefit for bereavement counseling to help cope with the loss of their loved one.

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<sup>1</sup> National Safety Council, June 7, 2007.

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