

# The Hartford can help you navigate through life's journeys.



## Business Travel Accident Insurance for Attorneys

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

Did you know that every five minutes a person dies in an accident?<sup>1</sup> With attorneys traveling to client meetings and court appearances, it's important to offer accident insurance to help protect them and their families from a life-disrupting event.

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

It's a great way to offer an advantageous benefit with little cost to the firm. The Hartford<sup>2</sup> understands attorneys' needs and delivers protection for covered accidents with expertise and compassion.

### More coverage when it's needed most.

- Business Travel Accident insurance offers an Accidental Death & Dismemberment (AD&D) benefit which pays \$1 million for attorneys and \$100,000 for all other employees for accidents that occur while traveling on business.
- This lump sum benefit is additional to any other benefits that may be in place.
- The benefit can be used towards items such as food, clothing, mortgage payments, medical expenses and other bills for the insured employee and their family.
- Plan upgrades like 24-hour coverage and increased benefit amounts are available upon request.

### Additional Business Travel Accident benefits to enhance coverage.<sup>3</sup>

- Sojourn/Personal Deviation
- Dismemberment Loss Schedule
- Hijacking
- Extraordinary Commutation
- Rehabilitation
- Seat Belt
- Airbag
- Paralysis
- Repatriation
- Medical Evacuation
- Adaptive Home & Vehicle
- Therapeutic Counseling
- Extended Felonious Assault Benefit
- Coma

### Other valuable services that enrich your benefits.

Thanks to our size, long history and financial stability, we can offer robust plans with value-added services like these:

**Travel Assistance** takes the stress out of traveling by providing members and families with pre-trip information and access to medical professionals worldwide for emergency medical services.

**Beneficiary Assistance** provides grief, financial and legal counseling for plan beneficiaries.

**Identity Protection Support Services** offers an array of identity fraud services to help victims of identity theft restore their peace of mind.



Expertise without equal.  
Benefits without burden.

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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 help protect attorneys and their staff with Hartford's Business Travel Accident insurance. Consider the following case study.

#### Profile:

Alan Green is a defense attorney at a local law firm. His annual salary is \$100,000 per year. In addition to his annual compensation, his firm provides valuable employee benefits through The Hartford, including Business Travel Accident insurance, which offers an AD&D amount of \$1 million to all attorneys. While traveling from his firm to the courthouse, Alan is involved in a car accident and dies tragically. Since Alan was traveling on company business, his family is paid the full \$1 million benefit offered through his Business Travel Accident insurance sponsored by his firm.

After the accident, Alan's wife, Marcia, uses the benefit to supplement her income, paying for items such as Alan's funeral, the mortgage, food, debts, college savings and other expenses. Thanks to the Hartford's Business Travel Accident insurance offered by Alan's firm, she's able to rebuild her family's life.

#### Offering expertise while removing burden for employers.

It all comes from The Hartford, a renowned leader in group benefits for more than 60 years. Employers can feel confident with The Hartford's expertise and commitment to superior service. Contact your benefits consultant or Hartford representative to learn more about Business Travel Accident insurance and how it can benefit employees and employers alike.



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

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<sup>3</sup> Some benefits are not available in certain states. Please contact a Hartford Sales Representative for more information.



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