

GROUP BENEFITS



Business Travel Accident Insurance

PEACE OF MIND FOR EMPLOYEES WHO TRAVEL.

With key personnel traveling on business, it's important to offer accident insurance to help protect them and their families. Fortunately, The Hartford offers business travel accident coverage that helps to provide reliable protection with a range of coverage options and benefit levels to help suit your business needs.

Work-related motor vehicle accidents accounted for 1,754 deaths in 2008.¹

Create the plan. We'll help take care of the rest.

We can tailor your program to suit the needs of your business with a wide range of options to broaden your protection and high-coverage limits. You can choose:

- **Extent of coverage.** Business-travel-only protection or 24-hour business and pleasure.
- **Eligible persons.** For all employees or specific groups with benefit amounts up to 10 times salary.
- **Customizable protection.** Standard benefit package or additional benefit options with standard offering available.

Important value-added services.

Your employees also have access to these value-added services upon policy issuance.

- **Travel Assistance.**² Toll-free 24/7 emergency assistance for your employees, spouse and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less.^{3,4}
- **Beneficiary Assist**^{®.5} Grief, financial and legal counseling to help your employees cope with loss, including a year of telephone access to counselors and up to five face-to-face sessions.
- **Identity Protection Support Services.**⁶ Toll-free 24/7 access to professional fraud support services.

Accidents can happen.

Accidents are unpredictable. Business Travel Accident insurance from The Hartford can help offer your employees peace of mind when traveling on business.

(continued on next page)

Expertise without equal.
Benefits without burden.

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Going farther to meet your travel protection needs.

Our Business Travel Accident program is flexible enough to accommodate almost any employer. Simply choose one of our standard or customized programs. We also provide streamlined programs and underwriting for the following groups:

- Health care and physician groups, including medical transport teams.
- Attorneys and other executive/professional groups.
- Teachers and educators.
- Law enforcement and emergency responders.

Need more facts?

Just visit our Web site at www.accidentlines.com. It's where smart benefit decisions begin.



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- ¹ National Safety Council. Summary from *Injury Facts, 2010 Edition*. Available http://www.nsc.org/news_resources/injury_and_death_statistics/Documents/Summary_2010_Ed.pdf. June 14, 2010.
- ² Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.
- ³ Dependent children are defined as being under the age of 19 or under the age of 25 if a full-time student in actual attendance at an accredited school or college and primarily dependent on the Covered Employee for support and maintenance.
- ⁴ Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, EA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.
- ⁵ Beneficiary Assist® is provided by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.
- ⁶ The Identity Protection Support Service is provided by Trilegiant Corporation, which may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Trilegiant Corporation as a part of the Identity Protection Support Service are insurance. This brochure, the Identity Support Service Terms and Conditions of Use, and the Identity Fraud Support Service Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. This service may not be used for business or commercial purposes or by any person other than the policy holder.

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