

Group Benefits from The Hartford

The Hartford Can Help You Navigate Through Life's Journeys



Business Travel Accident Insurance for Physicians

Did you know that every five minutes a person dies in an accident?¹ With physicians making patient rounds, traveling and attending seminars or continuing education sessions it's important to offer accident insurance to protect them and their families. Benefits such as these can provide additional assistance to physicians during events that can disrupt their practice.

Why Business Travel Accident Insurance from The Hartford?

Business Travel Accident insurance from The Hartford² provides important coverage for physicians and their staff while traveling on business. It is a great way to offer an advantageous benefit with little cost to the practice. The coverage:

- **Protects** physicians and their staff while traveling on business.
- **Pays** a benefit in the event of a covered accident.
- **Provides** a way for employers to offer great accident protection for their employees.

More Coverage When It's Needed Most

- Business Travel Accident insurance offers an Accidental Death & Dismemberment (AD&D) benefit which pays \$1 million for physicians and \$100,000 for all other employees which resulted from an accident 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 Coverage³

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



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

Profile:

Dr. Smith is a general physician at a local practice. His annual salary is \$100,000 per year. In addition to his annual compensation, the practice provides valuable employee benefits through The Hartford which includes Business Travel Accident insurance. The business travel accident insurance offers an AD&D amount of \$1 million to the physicians. While traveling from the practice to a hospital to perform his patient rounds, Dr. Smith was involved in an accident. Unfortunately due to his injuries, Dr. Smith passes away. Since Dr. Smith was traveling on physician business, his family was paid the full \$1 million benefit offered through his Business Travel Accident insurance sponsored by his practice.

After the accident, Dr. Smith's family was able to utilize the benefit to pay for items such as his funeral, the family home mortgage, food, debts and other expenses until his wife Mrs. Smith was able to find a full-time job. Thanks to the Hartford's Business Travel Accident insurance offered by Dr. Smith's practice, Mrs. Smith was 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 50 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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¹ National Safety Council, June 7, 2007.

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

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