

GROUP BENEFITS



Accident Lines / Physicians

WHEN MEDICAL PRACTITIONERS TRAVEL, HELP PROVIDE A DOSE OF SAFETY.

When physicians and medical staff travel away from their regular place of employment, anything can happen. They may be attending to a patient in the middle of the night. Responding to an emergency. Or representing your practice at seminars or continuing-education sessions. An accident can easily become a life-changing event.

Fortunately, The Hartford offers business travel coverage specifically for physicians and their staff. It helps provide reliable protection with a range of coverage options and benefit levels to manage costs.

Additional coverage when it's needed most.

Business Travel Accident insurance for physicians and their staff provides an Accidental Death & Dismemberment (AD&D) benefit in the event of a covered accident while traveling on business. This benefit offers:

- \$1 million benefit for physicians.
- \$100,000 for all other employees.
- A lump sum benefit that is payable regardless of any coverage the insured may already have.

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

Coverage for a variety of unforeseen losses.

Covered physicians and their staff will have 24-hour coverage while traveling on business in the event of one of the following: covered injury, paralysis or death resulting from an accident. Benefits are payable for losses that occur within 365 days of the accident. Covered individuals will also be eligible for additional benefits to enhance their base AD&D benefit.²

Additional Business Travel Accident benefits.

- Adaptive home & vehicle
- Airbag
- Bereavement counseling
- Coma
- Dismemberment loss schedule
- Extraordinary commutation
- Hijacking
- HIV benefit
- Medical evacuation
- Paralysis
- Permanent Total Disability
- Rehabilitation
- Repatriation
- Seat belt
- Sojourn/personal deviation
- Therapeutic counseling

Coverage for every day commutes to and from work is standard for physicians and available as an optional offering for all other employees.

Important value-added services.

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

(continued on next page)

**Expertise without equal.
Benefits without burden.**

GROUP BENEFITS



- **Travel Assistance.**³ 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.^{4,5}
- **Beneficiary Assist**^{®6}. 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.**⁷ Toll-free 24/7 access to professional fraud support services.

And should a covered accident occur that results in death, beneficiaries have the option of using our Safe Haven Program.⁸ We provide beneficiaries with a book of drafts that allows them to easily access their benefit dollars by writing drafts/checks as needed. It gives beneficiaries time to plan for their future while keeping these important assets separate from their day-to-day finances.

Accidents can happen.

Accidents are unpredictable. Physicians and their staff can be difficult to replace. Consider a Business Travel Accident insurance policy from The Hartford especially for physicians. It can offer your employees peace of mind when traveling on business. Taking care of them the way they take care of your patients.

Need more facts?

Just call your local Hartford representative. Or visit our Web site at www.accidentlines.com. It's where smart benefit decisions begin.

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

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

³ 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.

⁴ 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.

⁵ 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.

⁶ Beneficiary Assist[®] is provided by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

⁷ 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.

⁸ Safe Haven is not a bank account and as such, Safe Haven assets are not insured by the Federal Deposit Insurance Corporation. Nor are they backed or guaranteed by any federal or state government agency. Safe Haven is part of the general account of the applicable issuing company of The Hartford and payments are based on the company's claims-paying ability.