



The Hartford Can Help You Navigate Through Life's Journeys



Business Travel Accident Insurance

Did you know that every five minutes a person dies in an accident?¹ With key personnel traveling on business, the benefits outlined in this standard Business Travel Accident proposal enable employers to provide important accident insurance to protect their employees while traveling.

Accidents
are the
leading cause
of death
in the nation
for people
up to age 41¹

Who is eligible for coverage?

Class 1 - All Active Full-Time Employees of the Policyholder earning \$80,000 or more annually domiciled in the U.S.

Class 2 - All Active Full-Time Employees of the Policyholder earning less than \$80,000 annually domiciled in the US.

Full-Time Eligibility: 30 hours per week

What type of coverage is available?

Business Travel Coverage (C-12) – This covers Injury resulting from an accident which occurs anywhere in the world during a Business Trip, including: a) an Injury resulting from an accident which occurs while an insured is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or b) Injury resulting from being struck by an aircraft. Exclusions: This Hazard does not cover Injury resulting from an accident which occurs while an insured is on, boarding, or alighting from: a) an aircraft engaged in an Extra-Hazardous Aviation Activity; or b) a Policyholder Aircraft.

What plan design is offered?

Class 1 - C-12 Hazard (Business Travel Only) - \$250,000 benefit

Class 2 - C-12 Hazard (Business Travel Only) - \$100,000 benefit

Aggregate Limit = \$1,250,000

Benefit Reduction Schedule - We will reduce an insured's Principal Sum on the premium Due Date on or next following the date an insured attains the designated ages in the schedule. The reduced amount will be determined by multiplying the benefit elected by the percentage shown below:

Standard: 65% @ age 70, 45% @ age 75, 30% @ age 80, 15% @ age 85



What other coverages are included?

The following coverages pay the full principal sum amount:

- **Extraordinary Commutation** – A benefit is payable if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used; and during a strike, power failure, major breakdown or similar event which results in the discontinuance or interruption of one or more public transportation systems regularly used by the Insured Person; on a regularly scheduled workday.
- **Hijacking/Skyjacking** – A benefit is payable if an employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip.
- **Personal Deviation/Sojourn** – A benefit is payable if an employee is injured as a result of an accident that occurs anywhere in the world during a personal deviation or personal travel while the employee is on a covered business trip.
- **Permanent Total Disability** – This benefit is payable if an employee is injured and becomes permanently disabled within 365 days of the accident.
The Hartford’s group disability plans do not offset for the BTA Permanent Total Disability benefit.
- **Paralysis Benefit** – This benefit is payable for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e. Paraplegia, Quadriplegia, or Hemiplegia).

Standard Loss Benefits include:	
<ul style="list-style-type: none"> • Loss of Life • Loss of Speech • Loss of Hearing • Loss of a Hand, Foot or an Eye • Loss of Thumb and Index Finger of Either Hand 	<p>The policy pays for:</p> <ul style="list-style-type: none"> • 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing. • One-half (50%) for accidental loss of one limb, sight of one eye, speech or hearing. • One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

Are there any Supplemental or “add on” Benefits that are available?

Yes. The following are the Supplemental Benefits that were chosen as part of the Business Travel Accident insurance offering:

Supplemental Benefit	Benefit Amount
Adaptive Home & Vehicle	10% to \$25,000
Bereavement Counseling	\$100 per visit to a Max of \$500
Coma	See AD&D amount
Rehabilitation	10% to \$25,000
Seat Belt	10% to \$25,000
Air Bag	5% to \$10,000
Therapeutic Counseling	10% to \$25,000

Benefit Descriptions:

- **Adaptive Home & Vehicle Benefit** – This additional benefit pays for the actual one-time cost of making the employee’s home and/or car accessible after an injury.
- **Bereavement Counseling Benefit** – This additional benefit pays for the expenses incurred by a Dependent Spouse and/or Child(ren) for Bereavement Counseling after an Insured Person’s loss of life.
- **Coma Benefit** – An option that pays a portion of the benefit if the employee becomes comatose within a certain number of days of an injury and remains continuously comatose for a specified period of time.
- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays an additional benefit for expenses incurred for rehabilitative training.
- **Seat Belt & Air Bag Benefit** – If a benefit is payable due to an injury, an additional benefit is payable if a person’s injury was sustained as a passenger or a driver in a motor vehicle and the person was also wearing a seat belt. An additional amount is paid if the air bag inflates properly upon impact, as verified by the police report.
- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays an additional benefit for expenses incurred for any necessary therapeutic counseling.

Are there any assistant services that come complimentary with the Business Travel Accident coverage?

Yes. The following are the Complimentary Services that come standard with the Business Travel Accident coverage:

Medical Evacuation.....	Up to a combined max of \$1,000,000
Repatriation.....	Up to a combined max of \$1,000,000
Beneficiary Assist ²	Multiple Services Available
Travel Assist ³	Multiple Services Available
ID Theft Protection ⁴	Multiple Services Available

How expensive is Business Travel Accident coverage?

Basic Premium Summary		
Coverage Category/Class	No. of Lives	Premium (in annual installments)
BTA – EE	10-100	\$750
	100-300	\$950
	300-500	\$1,250
COMMISSION: Flat 15%		
INITIAL RATE GUARANTEE PERIOD: 3 years		
EMPLOYEE CONTRIBUTION: Non-Contributory		
PARTICIPATION REQUIREMENT: 100% of Eligible Employees		

Important Information:

- These plan designs do not apply to Florida and New York situs accounts.
- All benefits are subject to state availability.
- The following policy exclusions apply:
 - If an Insured Person is covered under more than one Hazard or Class on the date of accident, he or she will be considered to be covered under the one Hazard or Class with the largest Benefit Amount.
 - Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane (in Missouri, while sane);
 - War or act of war, whether declared or undeclared;
 - Injury sustained while in the armed forces of any country or international authority;
 - Injury sustained while riding as a passenger on any aircraft owned, operated or leased by or on behalf of the policyholder;
 - Injury sustained while riding on any aircraft except Civil or Military Transport Aircraft;
 - Injury sustained while operating or serving as a crew member of any aircraft
 - Injury sustained while voluntarily taking drugs, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed for or administered by a licensed physician;
 - Injury sustained as a result of being legally intoxicated from the use of alcohol;
 - Injury sustained while committing or attempting to commit a felony.
- Compliance with ADEA is the responsibility of the Employer. Please consult your legal counsel to determine if this schedule complies with ADEA guidelines.
- Additional coverage for "war or act of war" or policyholder aircraft may be purchased for an additional premium. See your Hartford Representative for pricing and coverage details.
- This document is an overview of the general purposes of the BTA Insurance being offered and is provided for illustrative purposes only and is not a contract.

Please contact your Hartford Representative to bind coverage based on this proposal or to request a full detailed proposal relating to exclusions, limitations, eligibility, termination, and other terms and conditions of this coverage or send inquiries to us at AccidentQuotes@hartfordlife.com. If you have a current Business Travel Accident policy with another carrier, please provide us with a copy of your plan, and The Hartford will provide a quote for your current coverage.

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² Beneficiary Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

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 All Identity Protection Support benefits are provided by Trilegiant Corporation. The Hartford is not responsible and assumes no liability for the goods and services described in these materials.



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1 National Safety Council, June 7, 2007.

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