



## Business Travel Accident Insurance

Protection for employers and employees in the new global economy.

**For companies with employees who frequently travel for work,** Business Travel Accident (BTA) insurance is key to offsetting the risk of an injury or illness during travel.

BTA insurance provides worldwide accident protection while employees are traveling, at the work site doing their job, or on temporary assignment.

ABD has proprietary travel insurance policies with several insurers and will work with you to protect your employees wherever they go.

## Benefits for you and your employees.

When employees travel for business, employers have duty-of-care obligations to ensure their employees' safety and well-being, wherever they are in the world. International business travel can expose employees to many different risks - from political instability to illness to natural disasters. A comprehensive business travel accident plan ensures these exposures are covered.

### Workplace Accident Protection

Accident protection includes exposures like accidental death or injury, emergency medical evacuation, and more.

### Medical Benefits Abroad

In case of injury or unexpected illness, international medical benefits ensure that employees receive the support they need and fill any gaps left by primary insurance plans that may view care received abroad as out-of-network.

### Travel and Information Assistance

Many providers offer a spectrum of travel assistance, including 24/7 hotlines, to help employees overseas navigate their travel experience and understand their options in case of emergency.

### Extended Protection

Protect your employees through sojourn and personal deviation coverage, permitting coverage extension for personal travel or non-business activities before or after the business trip.

## When is BTA insurance most needed?

Imagine one of your employees is traveling from the United States to Germany for a two-week business trip. While there, they are unfortunately seriously injured, requiring emergency surgery. They end up with a total of EUR 300,000/USD 356,000 in medical bills and their health insurance only covers their care while in the US.

*Who is going to pay for these expenses?*

*What if the employee needs to be evacuated back to the US due to their condition?*

A Business Travel Accident Policy would cover the medical bills as well as the cost and coordination of a medical evacuation so that the employee can focus on getting healthy, without the stress of the financial aspect of the unfortunate situation.

## Key Coverages

- Accidental death and dismemberment
- Repatriation of remains
- Medical evacuation
- Prescription drugs
- Emergency dental
- Emergency travel arrangements
- Location of lost luggage, documents, personal items
- Security evacuation
- Travel inconvenience (i.e. cancellation, interruption, rearrangement, delay)
- Coverage for contractors and employees' dependents

[Contact us today to learn more.](#)