ZURICH

Zurich Business Travel Solution

Dedicated to protecting your most valuable assets…your people



Business Travel Accident Insurance plan options

There's a reason we call our Business Travel Accident Insurance and related services the **Zurich Business Travel Solution**. We take a holistic view of the evolving risk landscape to help companies keep traveling employees safe and fulfil their duty of care obligations within a policy that works for their operational and financial needs.

Whether traveling domestically or abroad, employees can face risks related to medical care, safety and travel inconvenience. The Zurich Business Travel Solution combines key coverages and distinctive protection services from Zurich Travel Assist™ to address these three areas.

Medical care

- Accidental Death & Dismemberment coverage
- Overseas medical coverage
- Emergency evacuation and repatriation
- Overseas medical and dental support

Safety

- Travel and security assistance services to help you be prepared for disease outbreaks, political unrest, natural disasters, crime and more
- Security and natural disaster evacuation and repatriation
- Pre-assessment of risk and training
- Digitally enabled monitoring and alerts

Inconvenience

- Travel cancellation, interruption, delay and rearrangement
- Assistance with loss of personal property, electronic business equipment and money
- Technical support for re-booking, embassy assistance and legal liaison

Solutions made to fit

The Zurich Business Travel Solution offers true flexibility, allowing coverage to be tailored to meet the unique needs of your business. For companies with less complex demands, however, Zurich also has convenient, pre-underwritten plans that may better fit your coverage requirements and budget. Ask your Zurich representative or a Regional Distribution Manager about these options.

Group Accident Regional Distribution Manager:

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With Zurich Travel Assist app, you can access many of our assistance services quickly from anywhere in the world on your mobile device.

To learn more **click here**

The Zurich Business Travel Solution in action*

A health emergency

An employee of a global agricultural firm traveled to Europe to study advanced soil-enrichment technologies. While there, she became seriously ill, requiring immediate medical attention. Through Travel Assist from World Travel Protection, Zurich was able to arrange transportation to the nearest medical facility where the employee received the needed treatment before being assisted with her return to the U.S., where she recovered. Zurich paid an out-of-country medical benefit of $98,000 to the medical center and $24,000 for transportation and evacuation. The employee incurred no out-of-pocket expenses.

An accident abroad

While on approved business travel in Italy, an employee took the opportunity to enjoy a guided tour of the Venice canal historic district. A fall on a narrow staircase resulted in a broken leg and the dispatch of an ambulance to get him to the closest hospital for treatment. The employee contacted his medical assistance provider who relayed the details to Zurich, who paid the medical evacuation benefit of $10,443 and an out-of-country medical benefit of $2,900 to cover medical expenses for the broken leg.

Support when the worst happens

The employee of a Michigan food manufacturer traveled to Pennsylvania for a business convention. Following the convention, he attended a local music festival and was killed in a traffic accident while leaving the venue. Though not eligible for a Workers' Compensation claim, as the accident did not occur during his business activities, his family was paid a $500,000 death benefit through the Accidental Death & Dismemberment coverage of his Zurich Business Travel Accident Insurance.

*The scenarios above are for illustrative purposes only. In respecting the privacy of customer information and financial data, we are not using specific case histories. However, these fictional scenarios represent some common types of business travel risks and potential benefits of Zurich's Business Travel Accident policy and services in responding to them.

A global leader with worldwide capabilities

Zurich's international reach and experience provides businesses and their workforce with a consistent level of security and care around the world, including:

- Comprehensive, locally compliant insurance benefits
- Single entry point to a global assistance network
- Rapid policy issuance, fast cash flow and efficient claims processing
- Advanced analytics and monitoring



	Standard plan	Enhanced plan
Class I: All Employees of the Policyholder		
Coverage	Business Travel	Business Travel
AD&D	$250,000	5x salary to a maximum of $750,000
Class II: Spouse and Dependent Child(ren) of Class I Insured Persons		
Coverage	Family Business Travel	Family Business Travel
AD&D	$50,000 (Spouse); $25,000 (Child)	$50,000 (Spouse); $25,000 (Child)
Aggregate Limit	$2,500,000 per accident	$5,000,000 per accident
Additional Coverage		
Personal Deviation & Sojourn	14 days	14 days
War Risk	Not included	Included
Additional Benefits		
Home Alteration & Vehicle Modification	10% to a maximum of $50,000	10% to a maximum of $50,000
Carjacking	10% to a maximum of $25,000	10% to a maximum of $25,000
Coma	1% of AD&D per month up to 100 months	1% of AD&D per month up to 100 months
Therapeutic Counseling	Up to $2,500	Up to $2,500
Daycare	10% to a maximum of $25,000	10% to a maximum of $25,000
Travel Assistance Services	Included	Included
Emergency Evacuation	100% of covered expenses	100% of covered expenses
Repatriation	100% of covered expenses	100% of covered expenses
Security Evacuation	Not included	$100,000
Out of Country Medical	Not included	$250,000
Rate Per Person/Year	$4.00 (Minimum Premium: $1,000 a year)	$10.00 (Minimum Premium: $1,500 a year)

Exclusions

A loss will not be a Covered Loss if it is caused by, contributed to, or results from:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted injury
2. War or any act of war, whether declared or undeclared
3. Involvement in any type of active military service (Reserve or National Guard active duty training is not excluded unless it extends beyond thirty-one [31] consecutive days)
4. Illness or disease; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods
5. Participation in the commission or attempted commission of a crime, any felony, an assault, insurrection or riot
6. Being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage
7. Travel or flight in any aircraft except to the extent stated in the Coverage Section

Please note:

Zurich Business Travel Accident Insurance is not available in Colorado, New Hampshire and Washington.

Enhanced Plan is not available in New York and Vermont.

Certain coverages and/or benefits may not be available in all states. Please contact Zurich for available options.



Letter of Intent to Bind the Zurich BTA Plan

This plan and the rates specified in this document are only available to employers that meet the following criteria:

1. The number of employees is between 2 and 5,000.
2. The employer is not engaged in the following industries: agriculture; forestry; fishing; mining; oil and gas extraction, refining or pipelines; construction; meat, poultry or seafood processing; textile mills; logging or sawmills; explosives; primary metal industries; ammunition or gun manufacturing; shipbuilding; missile and space vehicle or parts manufacturing; tank manufacturing; transportation; refuse haulers or handlers; detective, guard or armored car services; news syndicates; entertainment; professional sports; racing; amusement parks; police, fire or EMS; correctional institutions; national security or international affairs; and nonclassifiable establishments. Companies in these industries are not eligible for this plan and are encouraged to complete an application for a custom quote. Please contact your representative from Zurich North America for more information or for assistance.
3. Brokers must be appropriately licensed and appointed by Zurich North America.
4. Requests to bind coverage must be received prior to the policy effective date.
5. Coverage may not be considered bound prior to confirmation being provided by Zurich North America
6. This plan is intended to cover U.S. employees only. Please speak with a Zurich North America representative if coverage is being sought for non-U.S. personnel.

Instructions:

To request coverage, please complete the following required fields, then e-mail this document to your Zurich North America representative. If you do not have a representative, please email this document to USZ_AHSales@zurichna.com.

Payment Frequency: ☐ Annual ☐ 3-Year Installments ☐ 3-Year Pre-Paid

Policyholder name:

Policyholder address:

Number of employees:

Requested Coverage Effective Date:

Plan Option: ☐ Standard ☐ Enhanced

Agency name:

Agency address:

Agency contact name:

Agency contact email:

Agency contact phone number:

To learn more about Zurich Business Travel Accident visit us online at Business Travel Accident Insurance | Zurich Insurance (zurichna.com)

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This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.
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BBB ACCREDITED BUSINESS

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