

Business Travel Accident

Business travel accident is a low-cost, employer paid, customizable insurance product that is designed specifically to meet each client's needs – and there is a fit for every business. The Business Travel Accident policy evolved to become the premier “umbrella” policy under which various facets of travel benefits and services can be given to employees while traveling on business. The program provides additional coverage above and beyond worker's compensation insurance or other benefit offerings. Because BTA policies include key features and coverage flexibility, it often “fills the gaps” that other insurance programs leave behind.

Financial Protection with Accidental Death & Dismemberment Coverage

Business Travel Accident provides Accidental Death & Dismemberment insurance while traveling on business whether the trip is within the same city or on the other side of the globe.

For owners of the business, key employees, or those on long term foreign assignments, this AD&D coverage can be broadened to 24 Hour All Risk Business & Pleasure (24 hours a day, 365 days a year) and high limits are available.

For employees engaged in hazardous activities, concern may go beyond providing coverage only when traveling on business. Using an Occupational Accident coverage hazard allows coverage to apply while employees are performing their normal job functions (on or off premises).

Peace of Mind with Travel Assistance Services and Insured Evacuation

Business Travel Accident plans will automatically include Travel Assistance Services. Access to information whether through a toll free number, optimized mobile website or even mobile app is available. When traveling abroad, these resources for pre-travel assistance, medical referrals, security information, are a click or call away. In the event of an emergency, insured Medical Evacuation, Repatriation, Political and Natural Disaster Evacuation are also available.

For the larger client who may engage a travel assistance vendor on a direct basis, many insurance carriers will integrate their insurance offering with a client's vendor of choice.

Convenient Claim Handling for Out of Country Accident & Sickness Medical Benefits

When a medical emergency arises for employees traveling overseas on your company's behalf, the last thing an employee wants to worry about is out of pocket medical expenses. Business travel accident coverage offers medical insurance for short-term overseas urgent medical situations. Oftentimes, hospital admission guarantees and other medical expenses can be paid directly to providers via the travel assistance service provider.



Valuable Enhancements

Coverage extensions are too numerous to list and will vary by carrier and state of policy issuance; but, here are some meaningful examples:

- Coverage extensions for non-employee groups such as Non-Employee Directors, Independent contractors, Dependents, and other "Guests"
- On Premises Coverage Extensions for assault or other acts of violence
- War Risk Coverage
- Piloting/Corporate Aircraft Coverage
- Paralysis, Rehabilitation, Home Alteration/Vehicle Modification and other living benefits
- Industry Specific Enhancements

Put our creativity and imagination to work for you and your clients. Contact a Reuben Warner specialist to help you design a program for your client.



1655 Richmond Avenue
Staten Island, NY 10314
Main Telephone (718) 477-3700 or (800) 421-3005
www.rwarnerinc.com

Reuben Warner Associates, Inc. is an independently owned, multi-company general agency. In business for over 70 years and licensed in 50 states, we serve the brokerage and consulting communities in niche product areas. Our specialties are Business Travel Accident, Basic or Carve-Out AD&D, Voluntary Payroll Deduction AD&D, Occupational AD&D, Overseas Accident & Sickness Medical, Special Risk, War Risk and other specialty programs, State Mandated Disability in NY (NY DBL), New Jersey (NJ TDB) and Hawaii (HI TDI). RWA is also an MGA for Individual AD&D and for Individual Overseas Medical Programs with leading carriers.