

Business Travel Accident & Sickness (BTA) Coverage



Increased travel and event-related accident, sickness and security exposures and the prevalence of essential duty of care responsibilities, have created greater demand for Travel Risk Management coverages. Allied World's Accident and Health (A&H) insurance offerings are well-suited for multinational corporations underserved by traditional business travel accident programs.

Why Allied World A&H?

Allied World is coupling best-in-class underwriters who possess a keen understanding of a client's A&H needs with the latest in technology and data capabilities. We offer:

- Centralized approach to underwriting, promoting maximum cooperation and efficiency in decision-making.
- Value added services, such as global travel assistance inclusive of security, medical and pandemic incident response and travel intelligence.
- **Dependable partnerships**, where we seek to cultivate longterm, mutually beneficial relationships built on trust and a commitment to excellence.

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A valuable Risk Management tool, our offering helps to address the following:

- Traveler duty of care obligations
- Risk mitigation for pandemic, territorial hostilities, political unrest and natural disasters
- Foreign travel medical insurance needs and foreign country travel insurance requirements
- "Bleisure" travel coverage needs

Our BTA product will help cover gaps in employee coverage by combining valuable benefits and services into a single duty of care package that protects employees globally.

Main benefits and services include:

- Accidental Death & Dismemberment (AD&D)
- Emergency Medical Evacuation, Repatriation of Remains and Out of Country Medical
- Security Evacuation in the event of political unrest or a natural disaster
- Travel, medical and security assistance via a global network available 24/7

Optional benefits include:

- Travel Inconvenience Benefits including Trip Cancellation, Interruption, Delay and Lost Baggage
- War Risk coverage
- "Bleisure" travel coverage and benefit enhancements
- Over 50 additional value added benefits to choose from

Key advantages to our BTA product:

- Point of service out of country medical benefits for employees seeking medical attention at a foreign hospital or doctor's office.
- Can complement Foreign Voluntary Workers' Compensation by offering expanded limits, 24-hour coverage including personal excursions, coverage for non-US employees and satisfaction of Schengen Business Visa requirements.
- Ease of administration between insurance, travel assistance and claims adjudication.

FOR MORE INFORMATION, PLEASE CONTACT:

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "A" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2024 Allied World Assurance Company Holdings, Ltd. All rights reserved.