

# 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 long-term, mutually beneficial relationships built on trust and a commitment to excellence.

## Business Travel Accident & Sickness (BTA) Coverage

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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