



BUSINESS TRAVEL ACCIDENT INSURANCE



A Member of the Tokio Marine Group

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Philadelphia Insurance Companies (PHLY) has had years of experience in the Accident & Health space, and we understand the importance of business travel and the risks that come with it. PHLY can offer a comprehensive Business Travel Accident Insurance plan to provide employers and employees with peace of mind when away from home. With our insurance, business travelers can focus on work without worry they are not protected.

About PHLY

Headquartered in Bala Cynwyd, PA, we provide value-added insurance coverage and services for select industries across the United States. Policies are underwritten by Philadelphia Indemnity Insurance Company. Philadelphia Indemnity Insurance Company is rated A++, Superior, by AM Best and A+ by Standard & Poor's.

Who Can Benefit from Business Travel Accident Insurance?

- Business Travelers: Protect employees who frequently travel for work for accidents and emergencies
- Employers: Provides benefits over and above workers compensation. Shows commitment to the well-being of staff (duty of care)
- Business Owners: Protects own interests during business travel and shows commitment to well-being of staff

Core Benefits

- Accidental Death & Dismemberment: Lump sum payout for loss of life, limb, sight, speech, or hearing as the result of a covered accident
- Out of Country Medical: Direct payment to providers for medical expenses, that result from an accident or sickness, while traveling abroad
- Medical Emergency Evacuation Benefit: Covers 100% of the cost of medical transportation and evacuation, including the return of the insured person to their place of primary residence
- Repatriation of Remains Benefit: Covers 100% of the cost of repatriation and transportation of the deceased's body for burial or cremation
- Travel Assistance Services: Available 24/7 support for pre-trip assistance, lost documents, emergencies, and more (for full outline of Travel Assistance services see end of this brochure)

Other Available Benefits and Coverages

- Security Evacuation: Provides coverage to evacuate insured persons to the nearest place of safety in the event of civil or political unrest, war, or natural disasters
- Corporate Owned Aircraft: Extends coverage to apply to losses occurring on policyholder owned aircraft
- War Risk: Extends coverage to apply to losses due to acts of war that would otherwise be excluded

Claims Scenarios

Scenario 1:

A United States based sales executive was in Zurich attending a conference. At the conclusion of the conference on Friday, she elected to go skiing in the alps for the weekend before returning home. While on the slopes, she fell and suffered a fractured leg requiring a medical evacuation to the nearest hospital, and a short hospital stay causing her to miss her flight home. The PHLY Business Travel policy will cover all associated medical expenses, including the evacuation and hospital stay. It will also cover the costs to return the executive back to her home.

Scenario 2:

A consultant based in Boston was traveling to Houston for client meetings. While driving back to his hotel at the conclusion of a client dinner, he was struck by a another car and suffered life threatening injuries requiring a helicopter evacuation to a hospital. He survived but was left with a spinal cord injury and paralysis from the waist down. The PHLY policy will cover the costs associated with the medical evacuation. It also will cover the costs associated with the employee's rehabilitation and to modify their home and car for wheelchair accessibility. Finally, the policy will pay the employee \$250,000 for their injury, as suffering paraplegia made them eligible for 50% of their \$500,000 AD&D principal sum.

Scenario 3:

A United States based company sponsors an annual incentive trip to the Bahamas for the top 100 sales employees and their spouses or guests. On the third day of the trip, the husband of one of the employees suffers a heart attack while parasailing. He subsequently was taken to a hospital to be stabilized and later flown back to Miami prior to the end of the trip. The employee spouse accompanied him on that flight. The PHLY policy will cover the costs of the evacuation and medical treatment incurred in the Bahamas, as well as the cost of flying both individuals back to the US.

Exclusions & Limitations

Exclusions and limitations vary from state to state. Please request a sample policy for a complete list of exclusions and limitations in your state.

Why Choose PHLY

- Highly experienced underwriting team that is readily available for support
- Partnered with an outstanding Claims Administrator with years of experience in the Business Travel Accident space
- Our services extend worldwide so there is protection wherever the business may take an employee
- Competitive pricing without compromising on coverage

Next Steps

Contact your insurance broker and ask for a proposal from PHLY. Requests should be submitted to AH@phly.com and include the following:

- Application can be found at <https://www.phly.com/products/AccidentandHealth.aspx>
- Premium and loss history for the most recent five years (if current coverage exists)
- A copy of the current policy (if current coverage exists)



PHILADELPHIA
INSURANCE COMPANIES

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800.734.9326 | **PHLY.com**

500 Mamaroneck Ave, Suite #402 | Harrison, NY 10528 | E-mail: AH@phly.com



GLOBAL ASSISTANCE PROGRAM

Philadelphia Insurance Companies



Welcome to On Call International, the emergency medical and travel assistance provider for Philadelphia Insurance Companies! This plan provides the assistance services you need to prepare for your destination as well as to help you with any problems you encounter while you are traveling.

Before you depart...

- Contact On Call with any pre-travel health questions
- Closely review your certificate(s) and related policy documents to understand assistance services available to you
- Save On Call Contact information in your mobile phone or print and carry your Plan ID card

While abroad...

- You can contact the On Call International Global Response Center from anywhere in the world to reach an assistance coordinator who is ready to help you with your crisis, no matter how big or small.

Helpful Information

- ✓ If you are utilizing a mobile phone and have any issues making an international call, you can email the Global Response Center as an alternative to request assistance or a return call.
- ✓ On Call is not a first responder; if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response. Once you've sought medical care, contact On Call International.

How can On Call International help?

Contact the Global Response Center if you experience a medical, personal, travel or safety problem or crisis. Philadelphia Insurance Companies has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation. On Call also assists with smaller problems you may not realize you have a resource for. Review a summary of services on the following pages.

If you are, or will be, hospitalized following an accident or illness that occurs while traveling, contact the On Call Global Response Center as soon as possible. On Call will help facilitate payment of your medical expenses if authorized by your insurer. In the event the medical facility you are in is not adequate to treat you, On Call will assist in arranging for your medically supervised evacuation to the closest appropriate facility.

If you need an outpatient or physician appointment for an accident or illness, you can contact the On Call Global Response Center for a referral and to make an appointment.

These are your Assistance Services. For a full explanation of assistance services available, and how to use, please see your Description of Services:

Emergency Transportation Related Assistance
Medical Evacuation and/or Repatriation
Repatriation of Remains
Emergency Travel Arrangements
Return of Traveling Companion
Emergency Return Home
Return of Dependent Children
Security Evacuation

Medical Assistance	Travel & Security Assistance
Pre-Trip Planning	Pre-Trip Information & Active Travel Advice
Medical, Behavioral or Mental Health, Dental and Pharmacy Referrals	Translator and Interpreter Assistance
Medical Monitoring	Emergency Travel Funds Assistance
24 Hour Nurse Help Line	Legal Consultation and Referral
Prescription Replacement Assistance	Lost/Stolen Document Replacement
Coordination of Benefits & Guarantee of Payment Assistance	Emergency Message Forwarding

Description of Services, Limitations, Terms and Conditions

All services outlined in this Description of Services, except Pre-Trip Information which is available from a covered person's primary residence, are available whenever the covered person is traveling on a covered trip more than 100 miles from home (unless otherwise noted in the insurance policy written by Philadelphia Insurance Companies).

I. DESCRIPTION OF SERVICES

1. MEDICAL ASSISTANCE SERVICES

- a. **Pre-Trip Plan** On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for destinations worldwide.
- b. **Medical Monitoring** On Call shall, via telephone, email and fax, monitor the covered person's conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient's condition and geographical location where treatment is being performed.
- c. **24 Hour Nurse Help Line** On Call shall provide, at the covered person's request, with clinical assessment, education and general health information. This service shall be performed by a registered Nurse counselor to assist in identifying the appropriate level and source(s) of care for the covered person (based on symptoms reported and/or health care questions asked by or on behalf of covered persons). Nurses shall not diagnose covered persons' ailments.
- d. **Prescription Replacement Assistance** If a covered person requires prescription medication or eyeglasses, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider.
- e. **Guarantee of Payment** Guarantees shall be made by On Call for any expenses either covered by a benefit of the insurance policy written by Philadelphia Insurance Companies or authorized by the covered person or policyholder.
- f. **Medical, Behavioral or Mental Health, Dental and Pharmacy Referrals** On Call shall provide, at the covered person's request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible.

- g. Coordination of Benefits (if applicable)** On Call shall request primary health insurance information and/or any supplemental travel/secondary insurance from the covered person and attempt to coordinate benefits during an active assistance case. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre-certification of medical expenses.

2. MEDICAL TRANSPORTATION SERVICES

- a. Emergency Medical Evacuation** On Call shall arrange and coordinate air and/or surface transportation and medical care during transportation from a hospital or medical facility to the nearest hospital where appropriate medical care is available.

Following a Medical Evacuation, if the covered person is discharged and deemed fit to travel unescorted, On Call shall arrange transportation to return the covered person to the original location or to the covered person's home if the reason for travel has ended.

- b. Medical Repatriation** After being treated at a medical facility, On Call shall arrange the transport of the covered person with a qualified medical attendant to their residence or home hospital for further medical treatment or recovery.
- c. Return of Remains** In the event of a covered person's death, On Call shall make the arrangements coordinate for casket or air tray, preparation and transportation of his/her remains to his/her place of residence or to the place of burial.

3. EMERGENCY (COMMERCIAL) TRAVEL SERVICES

- a. Emergency Travel Arrangements (Visit by Family or Friend; Family Reunion)** If the covered person is hospitalized On Call shall arrange travel and suitable hotel accommodations for a person of the covered person's choice to join them.
- b. Return of Dependent Children** If the covered person's dependent(s) are present but left unattended as a result of the covered person's Medical Evacuation or hospitalization, On Call shall make arrangements to return them home, including a non-medical escort as needed.
- c. Emergency Return Home** If a covered person's parent, child, sibling, spouse or partner suffers a life-threatening illness, injury or death, On Call shall arrange for economy airfare for the covered person to go to the family member's location.
- d. Return of Traveling Companion** If a covered person's traveling companion loses previously-made travel arrangements due to a delay caused by the covered person's medical emergency or death, On Call shall arrange one-way economy airfare to return the companion to his or her original departure point.

4. OTHER EMERGENCY MEDICAL SERVICES

- a. **Hotel Arrangements for Convalescence:** On Call will arrange a hotel room near the hospital for a covered person's traveling companion.
- b. **Hotel or Convalescence Stay After Hospitalization:** If the covered person has been discharged from a hospital and is waiting for medical transportation arranged by On Call, On Call will arrange a hotel or convalescent home near the hospital for a covered person to stay.
- c. **Return of Personal Belongings:** On Call shall assist with arranging the shipment of personal effects to the covered person's home following the covered person's Emergency Medical Evacuation, Medical Repatriation, or Return of Remains that prevents the covered person from returning to the covered person's trip.

5. TRAVEL ASSISTANCE SERVICES

- a. **24/7 Emergency Travel Arrangements** On Call shall assist covered person once a trip has started with changing airline, hotel or car rental reservations.
- b. **Translator and Interpreter Referral** On Call shall provide the covered person with access to an interpreter via telephone 24 hours a day or referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone.
- c. **Emergency Travel Funds Assistance** On Call shall provide assistance to covered persons by arranging for the forwarding of funds from covered persons' credit cards or credit cards of others who have confirmed approval for such.
- d. **Legal Consultation and Referral** If a covered person is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a covered person will be referred to an attorney in the appropriate geographical area. This service applies only when a covered person is traveling internationally.
- e. **Lost/Stolen Travel Documents Assistance** On Call shall provide assistance to covered persons for the replacement of passports, airline documents, birth certificates and other travel-related documents.
- f. **Emergency Message Forwarding** In the event a covered person is unable to reach an employer, family member or traveling companion, On Call shall forward a message via telephone to the intended party.
- g. **Lost Luggage Assistance** On Call shall assist the covered person with the tracking of luggage lost in transit.

6. PRE-TRIP INFORMATION

- a. **Embassy and Consular Information** On Call shall provide to covered persons the location and contact information for local embassies and consulate offices nearest the covered persons' trip destinations.
- b. **Pre-Trip Information** On Call shall provide to covered persons pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; foreign exchange rates; and travel advisories.

7. SECURITY ASSISTANCE SERVICES

- a. **Country Risk Report** Upon request, On Call will email a country or city security overview that includes intelligence on crime, civil unrest, getting around, cultural info, embassies, vaccinations, health infrastructure. If subscribed to the Global Risk Intelligence Portal, reports are available online.
- b. **Incident Briefing** Upon request, a Global Security Specialist will provide a non-emergency briefing following an incident to discuss impacts to current and future travel for an individual, group or operations in the location of the incident.
- c. **24/7 Global Security Specialist Assistance** If a covered person's safety is at risk, a Global Security Specialist is available 24 hours a day to provide immediate advice and assistance to the covered person or policyholder.

8. SECURITY TRANSPORTATION SERVICES

- a. **Security Evacuation** If the covered person requires emergency evacuation due to a security event, On Call will arrange the covered person's transportation to the nearest safe location, lodging within the safe haven and onward travel arrangements to their home or an alternate study or work location.

The method of transportation will be as deemed most appropriate to ensure the cover person's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise the covered person until evacuation becomes viable or the applicable event has resolved.

Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the cover person's safety, On Call shall arrange secure transport to the departure point.

II. Limitations, Terms and Conditions

- A. Except as otherwise stated, services included in Section I that require advance payment to a third-party provider will be performed on a fee for service basis with financial authorization from the Philadelphia Insurance Companies, their designated representative, the policyholder, or the covered person as follows:

- i. On Call will coordinate and arrange services with third parties and advance payment on Philadelphia Insurance Companies behalf for related expenses upon request when authorized by an Authorized Operations Contact (“AOC”) designated by the Philadelphia Insurance Companies. Authorized third party expenses will be billed to the Philadelphia Insurance Companies or their designated representative by On Call and are to be paid by the Philadelphia Insurance Companies or their designated representative in accordance with terms outlined in the insurance policy written by Philadelphia Insurance Companies; or,
- ii. On Call will coordinate and arrange services with third parties and advance payment on a covered person’s behalf for related expenses upon request with a credit card authorization completed by the policyholder or covered person.

B. MEDICAL ASSISTANCE, MEDICAL TRANSPORTATION, TRAVEL ASSISTANCE SERVICES, EMERGENCY TRAVEL SERVICES, AND TERMS AND CONDITIONS:

- i. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by On Call within one year from the date of event giving rise to such legal action.
- ii. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.
- iii. Covered person may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.
- iv. Without limiting the foregoing, On Call’s actions and obligations under this insurance policy written by Philadelphia Insurance Companies are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a covered person and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, health care provider or attorney.

C. GENERAL TERMS AND CONDITIONS

i. Reasonable Precautions.

Covered person must take all reasonable precautions to avoid accident, injury or illness to any person, or loss, destruction or damage to their property, and covered person must comply with all legal requirements and safety regulations and conduct business in a lawful manner.

ii. Authorization.

On Call will obtain Philadelphia Insurance Companies or their designated representative’s authorization for financial expenditures that may be incurred while performing assistance services requested by Philadelphia Insurance Companies or their designated representative except where a covered person’s well-being is at stake and the designated Authorized Operations Contacts (AOC) are unavailable. An appropriate number of attempts at contacting the AOC’s will be made and On Call will make every attempt to verify a covered person’s eligibility prior to proceeding. On Call will notify the AOC as soon as possible if services are performed prior to authorization.

iii. **Sanction Limitation and Exclusion Clause.**

On Call shall not perform or pay for any services that would expose On Call to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

iv. **Geographic Scope of Service.**

The services provided by On Call are offered on a worldwide basis. On Call shall attempt on a best effort basis to provide the Services but On Call's ability to successfully execute an intervention may be subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. An intervention may depend on On Call's ability to attain the necessary authorizations issued by the various authorities concerned which is outside of the control of On Call. Services to covered persons, who in the sole opinion of On Call, are located in areas that represent conditions in which providing the services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest, will not be performed.

v. **Fee-for-Service.**

On Call will at its sole discretion assist covered persons on a fee-for-service basis for interventions falling outside the scope of the insurance policy written by Philadelphia Insurance Companies, subject to prior written approval of an Authorized Operations Contact at Philadelphia Insurance Companies, their designated representative, the policyholder, or the covered person. On Call reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from Philadelphia Insurance Companies, their designated representative, the policyholder and/or covered person prior to rendering such services on a fee-for-service basis.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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