



BUSINESS TRAVEL ACCIDENT INSURANCE



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.734.9326 | **PHLY.com**

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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)



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