

A man in a dark suit and glasses is seen from behind, looking out a large window at an airport. In the background, a plane is visible on the tarmac, and another person is walking with a suitcase on a walkway. The scene is bathed in warm, golden light, suggesting sunrise or sunset.

## Business Travel Accident Plan

### INSURE TRAVELERS. MANAGE RISK. PREPARE FOR DISRUPTION.

When it comes to business travel, plans can take an unexpected detour. Perhaps there's an emergency, or a mechanical breakdown delays a flight. Whatever the case, things happen. Our Travel Inconvenience Benefits can help cover the cost of air fare or other travel arrangements should unexpected, covered emergencies cut plans short, affect a flight, or prevent employees from taking the trip altogether.

### Help Bridge the Gaps

The **Travel Inconvenience Benefits** are offered as part of a Business Travel Accident plan to help employers fill gaps in coverage and help cover the cost due to trip cancellations, interruptions & replacements, rearrangements, and delays ...

- The **Trip Cancellation Benefit** provides a maximum of up to \$10,000 for non-recoverable, non-refundable deposits and advanced payments for the cost of travel arrangements that cannot be recovered elsewhere if an insured person must cancel a trip prior to departure. The benefits cover necessary cancellation due to injury, sickness or death of an insured person or immediate family member, and any other unforeseen circumstances, subject to limitations and exclusions.



## Some Additional Benefits Include:

- **The Trip Interruption & Replacement Benefit** provides a maximum of up to \$10,000 for the unused, non-refundable portion of the travel arrangements and any additional costs necessarily incurred for travel arrangements less any amount recoverable elsewhere to send one replacement person to assume the duties of the insured person if he or she is unable to continue a trip after departure. This benefit covers necessary interruption due to injury, sickness or death of an insured person or immediate family member, and any other unforeseen circumstances, subject to limitations and exclusions.
- **The Trip Rearrangement Benefit** provides reimbursement for the additional reasonable and necessary costs up to \$3,000, less any amounts recoverable elsewhere, when arrangements for a trip involving travel outside of an insured person's home country or country of permanent assignment, which has already commenced, must be altered due to failure of a conveyance to reach the point of departure at the beginning of the trip or to arrive at its destination on time, and the insured person arrives too late to board a connecting flight, or loss or theft of employee's passport required visa(s) or other required documents, subject to limitations and exclusions.
- **The Trip Delay Benefit** provides an overall maximum of up to \$2,000 if the departure of the conveyance on which an insured person is booked to travel is delayed for more than 4 hours due to mechanical breakdown by a travel supplier, strike or industrial action, adverse weather conditions, natural disasters affecting departure or destination, the insured person being delayed due to traffic accidents or breakdown of vehicle while en route to a departure point, temporary airport closures due to security breaches or threats, or civil disorder within 50 miles of departure point, subject to limitations and exclusions.



These new benefits help employers fulfill Duty of Care obligations by providing a more comprehensive Business Travel Accident Plan.

To learn more, contact your **AIG** representative, or visit [aig.com/bta](https://www.aig.com/bta).

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Products or services may not be available in all states or countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

This is only a brief description of the coverage(s) available. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. NUFIC is responsible for the financial obligations of its insurance products and is a member of American International Group, Inc. (AIG). Coverage may not be available in all states and product features may vary by state.

