



Business Travel Accident Plan

Severe Infectious Disease Quarantine and Evacuation Benefits

As business travel resumes, employees are acutely aware of the potential for infectious disease-related disruptions. While the world has watched disruptions soar due to Covid-19, severe infectious diseases have long been a risk. Now, more than ever, employers have a duty of care to ensure that their employees are well prepared for potential disruptions due to severe infectious diseases, such as the need for evacuations and quarantines, when traveling for business in the US or abroad.

Help Fulfill Duty of Care for Today & Tomorrow

Severe Infectious Disease Evacuation and Quarantine benefits, available as part of a Business Travel Accident Plan, help enable employers to fulfill their duty of care and prepare and cover employees while traveling in an unpredictable world.

The Severe Infectious Disease Quarantine Benefit

If an employee traveling for business domestically or internationally is required by a physician or government authority to quarantine due to exposure to a severe infectious disease, including Covid-19 and variants, this benefit helps cover the cost of lodging and meals for a specified number of days of confinement.

Did you know? The Out of Country Medical Benefit covers certain expenses due to a covered injury or sickness but does not cover meals/lodging as a result of a required quarantine.

The Severe Infectious Disease Evacuation Benefit

If an employee traveling for business is required to return from domestic or international travel due to a severe infectious disease outbreak, this benefit covers the cost of transportation to evacuate the insured person home or to the nearest place of safety, subject to limitations.

Did you know? The Security Evacuation Benefit explicitly excludes coverage for epidemic/pandemic diseases. The Severe Infectious Disease Evacuation Benefit includes coverage for severe infectious disease outbreaks and can help an employer fulfill their duty of care to employees.



In addition, both benefits provide:

- No exclusion for preexisting conditions or specific severe infectious diseases, including COVID-19 and variants
- Direct payment when possible, so employees do not have to use personal cash or credit cards
- Family coverage for spouse and dependents traveling with the employee on a business trip



WHAT IF ...

A 50-year-old American man attending a work conference in France is notified that he had direct exposure to a person infected with a severe infectious disease. As a result, a government authority orders the man to quarantine for at least ten days.

In this scenario, the Severe Infectious Disease Quarantine benefit could help cover the costs of lodging and meals during the quarantine, helping the employee avoid some out of pocket costs.

* The scenario summarized above is offered only as example. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of the policy.

Time to Travel with Confidence

Our Business Travel Accident Plan with Severe Infectious Disease Outbreak benefits, including Evacuation and Quarantine, helps enable employers to fulfill their duty of care, and business travelers to return to travel, confident that they are well prepared and covered for certain travel risks.

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

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