

A man in a dark suit and glasses is seen from behind, looking out of an airport window. Outside, a large airplane is taking off against a bright, hazy sky. In the background, other people and luggage are visible on the airport tarmac, creating a sense of a busy travel environment.

Business Travel Accident Plan

Travel Inconvenience Benefit

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 the luggage simply didn't make it to its expected destination. 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 \$10,000 for non-recoverable, non-refundable deposits and advanced payments for the cost of travel arrangements if an Insured must cancel a trip prior to departure. The benefits cover injury or sickness, and death of an insured person or immediate family member, and any other unforeseen circumstances.



Some Additional Benefits Include:

- The **Trip Interruption & Replacement Benefit** provides a maximum of \$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. This benefit covers injury or sickness, and death of an insured person or immediate family member, and any other unforeseen circumstances.
- The **Trip Rearrangement Benefit** provides a maximum of \$3,000 when arrangements for a trip, which has already commenced, must be altered due to failure of conveyance in which employee has to travel outside of their home country, the insured employee arrives too late to board a connecting flight, or loss or theft of employee's passport.
- The **Trip Delay Benefit** provides an overall maximum of \$2,000 for a trip delay of more than 4 hours due to mechanical breakdown by travel supplier, strike or industrial action, adverse weather conditions, natural disasters affecting departure or destination, traffic accidents or breakdown of vehicle while en route, temporary airport closures due to security threats, or civil disorder within 50 miles of departure point.



These new benefits help fulfill Duty of Care obligations by providing a more comprehensive Business Travel Accident Plan. For example, if your client's employee is traveling on business overseas and misses their connecting flight, the Travel Inconvenience Benefit helps cover the cost for the rearrangement of their trip.

To learn more, contact your **AIG** representative, or visit 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.

