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Business Travel Accident Insurance

archaccidenthealth.com

ABOUT BUSINESS TRAVEL

WHAT IS BUSINESS TRAVEL?

Business travel occurs any time an employee is on assignment by or at the direction of the company for the purpose of furthering the business of the company. This can be anything from a quick trip across town to hand deliver an important document to an extensive tour of company properties abroad.

HOW HAS BUSINESS TRAVEL CHANGED?

As a result of Covid, business travel has changed dramatically and remote work has become the 'norm'. By 2025, it is estimated that 36.2 million Americans will be working remotely, an 87% increase from pre-pandemic levels.¹ Each time a remote employee leaves their house for business it may be considered a business trip - even commuting into a local office is considered business travel for employees who work from home.

Additionally, more employees are adding extra personal days before or after traditional business trips. This may also be referred to as "bleisure travel", as a leisure component is added onto a business trip. These personal deviations are not related to company business, but coincide with business travel. For example, an employee attending a conference in Florida may spend an extra day or two at the beach.

Each of these kinds of travel may benefit from having business travel accident coverage.

89% of people plan to add personal vacation time to their business travel this year—many of whom will bring family and friends along.²

INSURANCE HELPS WHEN CAR ACCIDENT LEAVES MAN DISABLED³

When a father was away on a business trip, he was involved in a car accident and was tragically paralyzed from the waist down.

An business travel accident policy helped cover his medical expenses: The initial medical care, the transportation back home, and the ongoing therapy to name a few. Coverage also helped pay to modify his home to make it wheelchair accessible, as well as provided trauma counseling as he struggled with the aftermath of the accident.

BUSINESS TRAVEL ACCIDENT INSURANCE

As businesses grow and employees begin to travel further away from home - especially across country borders, there are more inherent risks that these employees face. Employers have a responsibility to help keep their employees safe and be mindful of their health and wellbeing. Here are some questions you may want to consider to determine if a Business Travel Policy is right for you:

- What happens if your employees become ill or are injured while traveling on company business?
- Will employees know who to call or where to go to find appropriate care for treatment?
- Do you have a 24/7 emergency plan in place?

Business Travel Accident (BTA) Insurance, a subset of Employee Accident insurance, may help protect employees in a time of need. This coverage can also extend over personal deviations to business travel and some policies may include coverage for board members, guests and even family members.

¹Economist report: Future workforce | Upwork. Upwork. (n.d.). <https://www.upwork.com/press/releases/upwork-study-finds-22-of-american-workforce-will-be-remote-by-2025>

²Morgan, B. (2022, June 28). What is bleisure travel, and how is it transforming the hospitality industry?. Forbes. <https://www.forbes.com/sites/blakemorgan/2022/06/27/what-is-bleisure-travel-and-how-is-it-transforming-the-hospitality-industry/?sh=1d5e2ee27231>

³This scenario is based on hypothetical facts, provided for illustrative purposes only and are not based on real claims adjudicated.

There are several different types of primary accident coverages available:

DOMESTIC BUSINESS TRAVEL COVERAGE

This type of coverage helps protect employees whether they are traveling by car, by plane or by train. These employees may be at risk for accidents, illnesses and even delayed trips and lost luggage. Having the right kind of coverage may help ease these situations.

INTERNATIONAL BUSINESS TRAVEL COVERAGE

For international travelers, this coverage helps alleviate the risks, such as threats of war and political instability, natural disasters and even complicated medical emergencies. With the right plan in place, employers may be able to provide support when one of their employees on an international business trip needs help.

24-HOUR BUSINESS AND PLEASURE

24-hour coverage is often used for business owners and higher paid employees and may provide accident coverage during non-working hours and events.

ON AND OFF PREMISES COVERAGE

This coverage may help if there are accidents that occur during the scope of employment. For example, it may provide accident coverage for teachers who are often on and off school grounds on the business of the school district. Small businesses may also find this type of accident coverage more fitting for their needs.

OCCUPATIONAL ACCIDENT COVERAGE

Occupational accident coverage is available for employees when they are on the job, augmenting workers compensation insurance and helping to protect employees should any accidents occur. It can also help employers reduce costs and risks that stem from on-the-job accidents.

Different Types of Accident Insurance Coverage for Employees

If you rely solely on workers compensation and foreign casualty plans for coverage, you may experience gaps that a business travel accident plan may help fill. A clients' upcoming Work Comp renewal may present a potential opportunity to offer or discuss Business Travel coverage options.

	Workers Comp	Foreign Casualty	Business Travel Accident
Coverage While Performing Job Duties	✓	✓	✓
Accidental Death & Dismemberment	✓	✓	✓
Domestic Travel Coverage	✓		✓
International Travel Coverage		✓	✓
Personal Deviation / Sojourn		✓	✓
Commutation			✓
Emergency Medical Evacuation & Repatriation		✓	✓
Security and Natural Disaster Evacuation		✓	✓
Out of Country Medical with Hospital Guarantee		✓	✓
Foreign Travel Immunization			✓
Quarantine			✓

ADDITIONAL BENEFITS AVAILABLE

Some of additional benefits available as part of a Business Travel Policy are:

- Out of Country Medical³
- Emergency Medical Evacuation and Repatriation³
- Emergency Family Reunion
- Coma
- Paralysis
- Political and Security Evacuations
- Trip Inconvenience (cancellation, delay, etc.)³
- War Risk
- Bereavement and Trauma Counseling
- Rehabilitation
- Education and Retraining
- Home Alteration/Vehicle Modification

³Coverage may vary by state and some services must be arranged and provided by Arch Insurance's designated emergency assistance provider.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. 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. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.

EMERGENCY TRAVEL ASSISTANCE SERVICES⁴

Arch's business travel insurance plans include 24/7 emergency travel assistance services, supported by a designated travel assistance provider. Employees are just a phone call or email away from being immediately connected to doctors, hospitals, pharmacies and other services when they are traveling.

With an Arch Insurance BTA plan, you'll receive a corporate ID card, which can be shared with any traveling employees. They can call the number on the card from anywhere in the world to access emergency travel assistance services, which may include coordinating services and facilitating payments on behalf of Arch Insurance. This alleviates many of the obstacles and potential expenses that can be caused by emergencies when away from home.

Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Transfer of Funds
- Language Services

Medical Assistance

- Worldwide Medical and Dental Referrals
- Monitoring of Treatment
- Medication and Vaccine Transfers
- Replacement of Corrective Lenses & Medical Devices

Emergency Transportation Arrangements

- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Repatriation of Deceased Remains
- Return of Dependent Children
- Emergency Medical Reunion
- Emergency Political or Security Evacuation

...Many other services are available.

VIOLENT PROTESTS SPARK EMERGENCY EVACUATION FROM CARIBBEAN COUNTRY

A group of employees traveling to a Caribbean nation were caught in a political uprising, which resulted in the US Department of State issuing an ordered departure of all US citizens from the country. The travelers were sheltered in a hotel near the airport, but were unable to reach the airport due to violent protesters. They contacted Arch's designated assistance provider for help.

Within hours, a secure vehicle and a trained driver arrived at the hotel to escort the team to the airport, where they boarded a plane to the United States. The leader of the team reported that the experience reaffirmed the importance of having insurance. In addition to protecting the safety of the employees, the insurance paid more than \$10,000 for the evacuation.

SOLO TRAVELER EXPERIENCES STROKE, FAMILY COMES TO BEDSIDE

When a man traveling by himself began to show signs of experiencing a stroke, he sought medical help and called Arch's designated assistance provider for help. The assistance provider coordinated treatment, working with the man's home physician and the physicians at the local hospital. They also monitored his care and relayed information to the man's family.

When it became clear that he would be hospitalized for an extended amount of time, Arch paid for the man's son to fly to his bedside. Both round-trip airfare and hotel costs were covered. This allowed the man to have a familiar companion during his hospitalization. Eventually, he recovered and Arch paid for him and his son to safely return home.

⁴All services must be arranged and provided by Arch Insurance's designated emergency assistance provider. No claims for reimbursement will be accepted. The services listed are only intended to serve as a general overview of the emergency travel assistance services available. The services available to you through your plan may vary from what is listed above. For a complete description of the services that are provided to you by your plan, please contact Arch Insurance Solutions.

TECHNOLOGY MAKES IT EASY

Arch ApexSM, our online platform, makes quoting and working with Arch easy. This industry-leading technology provides an end-to-end solution that doesn't otherwise exist in the market place.

1

Log onto Arch Apex and generate a quote in minutes.

2

Email the quote to your client, where they can bind and purchase themselves online or authorize you to do so.

3

Fulfillment will be emailed to you and your client.

Additionally, with Arch Apex, you can:

- Easily add another line of business to your client list
- Generate a large number of quotes easily
- Choose between allowing clients to bind and pay for coverage themselves or be billed yourself
- Immediately access documents, including an application to forward to your clients, policy documents with terms and conditions and information on assistance services (if applicable)
- Look up open quotes for easy follow-up
- View active policies and claim status

Perhaps most importantly, you have access to a team of highly-responsive account managers and underwriters to back up this online platform. These individuals are ready to help if you have a more complicated quote, have questions about a policy, or need any other assistance.

FREQUENTLY ASKED QUESTIONS

Can the Accidental Death Benefit be payable in addition to other policies (such as life, or workers comp)?

Yes, the accidental death benefit may pay out in addition to other policies.

Can a Business travel policy cover commutation to/from the office or provide coverage while working remotely?

Yes. Many employers had workforces that include virtual or hybrid employees who may have some days working from home and others on premises. A business travel policy from Arch Insurance can include coverage for these employees as they commute or travel to and from their company's location.

How does a business travel policy address work from home employment arrangements?

For work from home employees, a business travel policy can provide coverage any time they leave the house for company business, even if it is an arbitrary day where they need to commute into an office location of their employer.

Can a business travel policy provide medical coverage while traveling outside of an employee's home country?

Yes. A business travel policy can provide primary medical coverage while traveling outside of an employee's home country. This can help fill in gaps from a typical domestic health insurance plan, and may help pay for deductibles, co-payments, or even treatment not covered by their primary medical insurance.

Can a business travel policy provide coverage for COVID-19 (contracting, quarantine, immunizations, etc.)

Since the end of the COVID public health emergency was declared on May 11, 2023, coverage for COVID-19 is treated like any other illness. Immunizations may be covered under some plans, but only if they are required for entry into a foreign country as part of business travel plans.

To learn more, visit us at **archaccidenthealth.com**

General Contact Info
archaccidenthealth.com
855 951 2328
accidentandhealth@archinsurance.com

THE ARCH DIFFERENCE



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