

Business Travel Accident.

Health-related emergencies, accidents, a lost passport, or even a crisis situation can happen at any time while employees are on travel domestically or abroad. As a business owner or manager, protecting your employees should always be a top priority.



What is Business Travel Accident?

Business travel accident (BTA) insurance is a supplemental insurance policy that provides both occupational and non-occupational accident and health cover to a company's employees in the event of a covered injury or illness that arises while traveling on company business.



Is Business Travel Accident Necessary For Your Business?

U.S. businesses that have a minimum of two employees who travel, especially abroad, for business purposes should invest in BTA. There are many risks that come with traveling, especially internationally. Employees are more willing to travel if they are provided reliable access to keep them protected.

BTA coverage can include a number of persons and positions employed by, connected to, and traveling for the employer. This may include:

- Non-employee Board of Directors
- Consultants
- 1099 Contractors
- Pilots
- Spouses or Domestic Partners
- Children, Volunteers, or Guests

SAHOURI.

For more information:

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BTA Coverages.

While the specifics of every policy differs based on the type of carrier you choose, your industry and where your employees travel, most of these policies provide coverage for:



Accidental Death & Dismemberment



Accidental Medical



Out-of-Country Medical



Emergency Medical Evacuations



Employee/ Non-Employee Groups



24/7 Travel Assistance Services



Security Evacuations

Limitations and Exclusions.

Some BTA insurance plans have limits on where the employee can travel, such as specific countries and territories. It's also important to know that nearly **all plans require the traveler to be at least 100 miles away from home before the coverage takes effect.**

Business Travel Accident Scenarios.

- Executive gets in a big car accident with a rental vehicle
- Reporter gets injured during a violent riot situation
- Someone suffers a stroke and needs medical emergency evacuation
- Supplier loses passport and needs an expedited solution
- Team gets their valuable equipment stolen