



Travel Risk and Business Traveler Overview

Risk

Companies with employees who travel are more aware of the need for a Travel Risk Management program for various reasons:

- Investors evaluate risk management
- Possible legal and financial liability
- Duty of Care to maintain the health and safety of traveling employees
- Recruitment and retention of key employees

Now more than ever, companies plan to focus their efforts on retaining key employees

- Business Traveler is an appealing program designed to help make life simpler for the employee who travels frequently.
- Employee reimbursed (up to coverage limits) for additional emergency expenses that they incurred due to covered reasons while traveling, such as co-pays on medical expenses and return air.

Broad categories of risk:

- Personnel (health, safety, security)
- Reputation
- Data/equipment
- Legal
- Financial
- Productivity/ Trip effectiveness

Why offer a travel risk management product?











- Help manage cost and create value for the travel manager
- Traveling employees can experience seamless coverage and assistance

Why Travel Guard?

- Many companies charge a hefty fee just for access to emergency medical evacuation services. Additional fees may apply if utilized.
- Partnership with an insurance plan provider offers a combination of coverage and care, and better overall service.
- Travel Guard is the leading provider of travel insurance and assistance service programs.

Travel Guard Plans

Business Traveler






-  **\$500,000 Emergency Evacuation & Repatriation of Remains** (*maximum 2 per year*)
-  **\$50,000 Medical Expense**
-  **\$100,000 Security Evacuation**
-  **\$2,500 Trip Interruption-Return Air Only**
-  **\$1,500 Trip Delay** (*\$150/day/5 hour delay*)
-  **\$500 Missed Connection**
-  **\$2,500 Baggage & Personal Effects Loss – covers business items**
-  **\$1,000 Baggage Delay** (*\$200/day*)
-  **\$25,000 Accidental Death and Dismemberment**
-  **Optional Trip Cancellation coverage**

Assistance Services:

- Travel Medical Assistance
- Worldwide Travel Assistance
- Concierge Services
- Business Assistant Services
- Personal Security Assistance
- Identity Theft Assistance

Plan Cost is \$259 per person per year

MedEvac

-  **Emergency Evacuation & Repatriation of Remains** (*unlimited dollar amount, maximum 2 per person per year or 1 per person per trip*)
-  **\$50,000 Medical Expense**
-  **\$100,000 Security Evacuation**
-  **\$25,000 Accidental Death & Dismemberment**
-  **Optional Adventure Sports Coverage**

Assistance Services:

- Travel Medical Assistance
- Worldwide Travel Assistance
- LiveTravel® Emergency Assistance
- Concierge Services
- Personal Security Assistance
- Identity Theft Assistance

Plan Cost varies by Age and Trip Length. Annual and Per Trip plans are available. Customized plans are available for larger corporations