

## ▶ BUSINESS TRAVEL ACCIDENT INSURANCE



U.S. businesses will spend about \$310 billion on travel expenses in 2015.<sup>1</sup> All of this activity raises the chances for serious accidents. Accidents that can result in severe injuries or even death. To help individuals meet the financial risks associated with business travel, we offer Business Travel Accident (BTA) Insurance.

While often mistaken for flight insurance, BTA Insurance is actually far more expansive, covering employees for any approved business travel where an employee accidentally dies or suffers certain severe disabling injuries. This employer-paid coverage, issued by The Prudential Insurance Company of America (Prudential), complements traditional life and accidental death & dismemberment plans to further enhance your benefits program.

### Protecting against the financial risk of accidents during business travel

BTA Insurance is an efficient and economical way for you to help employees manage the financial risk from a potential accidental loss of life or disabling injury when employees are required to travel on your behalf. Our plans can be tailored to your particular industry and can even be expanded to cover pleasure travel. We offer a choice of:

- ▶ High coverage amounts;
- ▶ Executive carve-outs;
- ▶ Coverage for corporate-owned, leased, or controlled aircraft;
- ▶ Large aggregate limits; and
- ▶ Blanket war risk protection (except the U.S. and insured's country of permanent residence).

BTA Insurance often serves as an employer's preferred contractual vehicle to address "special risk" coverage, including:

- ▶ Employees traveling on corporate aircraft, including pilots and crewmembers;
- ▶ Teams responding to emergency situations;
- ▶ Employees engaged in hazardous occupations or activities;
- ▶ Large concentrations of employees (i.e., sales conferences); and
- ▶ Employees traveling to and from high-risk areas of the world.

**THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.**

### ▶ EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easier for you and for your employees. To learn more about Business Travel Accident Insurance from Prudential, please contact your Prudential representative.

## Customize your coverage

You have the option to provide benefits as flat amounts or multiples of wages with high indemnity limits—\$40 million or more—and to customize benefits so they address your particular circumstances.

Some examples of standard and optional benefits include loss of life, dismemberment, loss of hearing, loss of sight, paralysis, exposure and disappearance, and return of remains. For a full list, please contact your Prudential representative. Under certain circumstances, coverage may also be extended to family members traveling on company business.

## Leverage the expertise of two insurance leaders

Prudential has a strategic alliance with the firm of Johnson Rooney Welch, Inc. (JRW), which acts as the national managing underwriter for Prudential's special risk portfolio. With over 30 years of special risk experience, JRW is an expert in designing and underwriting BTA Insurance plans. JRW has invented many types of accident benefits that have become industry standards, such as paying benefits for paralysis, coma, dependents' education, and day care.

<sup>1</sup> Global Business Travel Association, January 13, 2015

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Business Travel Accident and Accidental Death & Dismemberment Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Contract Series: 83500.

The underwriting management firm of Johnson Rooney Welch, Inc., 2250 Douglas Blvd., Suite 210, Roseville, CA 95661, has a strategic alliance with The Prudential Insurance Company of America to design and market special risk insurance programs. Johnson Rooney Welch, Inc. is not a Prudential Financial company.

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