



Business Travel Accident Plan

Medical and Non-Medical Repatriation Benefit

INSURE EMPLOYEES. MANAGE RISK. PREPARE FOR DISRUPTION.

Business travel is returning, and with that comes unexpected emergencies that can happen at any time. Nobody likes to think about it but suffering an accident or illness while away from home can turn serious very quickly. While initial medical treatment is usually sought out locally, most business travelers want to go home as soon as possible to receive further medical treatment.

The medical and non-medical repatriation benefit helps cover the cost of returning home following a covered accident or illness.

Help Bridge the Gaps

The **Medical and Non-Medical Repatriation Benefits** are offered as part of a Business Travel Accident plan to help employers fill gaps in coverage and help cover the cost of returning home an insured employee when outside a predetermined mile radius from his/her current place of residence following a covered accident or illness that occurred during business travel.

The **Medical Repatriation Benefit** provides a maximum of \$100,000 for covered medical repatriation expenses reasonably incurred by an insured employee who suffers a covered injury or sickness and has recovered enough for travel. The benefit covers a non-scheduled commercial air flight or a regularly scheduled air flight, as well as special equipment and/or personnel to return him/her to the current primary place of residence, home country or a location selected by the insured employee.

Similarly, the **Non-Medical Repatriation Benefit** provides a maximum of \$100,000 for covered non-medical repatriation expenses reasonably incurred by an insured employee who suffers a covered injury or sickness and has recovered enough for travel. The benefit covers a regularly scheduled economy class air flight without special equipment or personnel to return him/her to the current primary place of residence, home country or a location selected by the insured employee.



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 suffers a covered accident that requires emergency medical services, the Medical Evacuation Benefit helps cover the cost for emergency transportation to a hospital or medical facility and the Out of Country Medical Expense Benefit can help with the cost for emergency medical services. However, many employees want to get back to their home country to receive further medical treatment. The Medical and Non-Medical Repatriation Benefits can help the employee do just that.

And more ...

The Medical and Non-Medical Repatriation Benefits are crafted to help employers meet duty of care obligations to employees who are injured or fall ill when traveling on business abroad.

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.

