



Accident and Health

Business Travel Accident Insurance



The **Arch Insurance Accident & Health** division provides accident solutions for employer groups of all sizes and their traveling employees, as well as any accompanying dependents.

The evolving global economy requires organizations of all types to expand beyond their normal boundaries of operation, creating the need for increased business travel. With heightened awareness of the hazards associated with traveling, HR and Risk Managers have increased interest in this benefit package, especially as they travel to high risk areas.

These are important questions that every organization should address before their employees leave home:

- What happens if these individuals become ill or are injured during their travels abroad?
- Who will pay for potentially expensive medical bills?
- How will they find appropriate care for treatment?
- What if they need to be medically evacuated to a higher level of care – or home for long-term treatment?

Worldwide Travel Accident Plan

Arch's Worldwide Travel Accident insurance helps provide valuable coverage for US based groups and fills in gaps not provided by domestic medical, foreign voluntary workers compensation or similar package policy.

The benefits and features of a Worldwide Travel Accident Plan include:

Accidental Death and Dismemberment, Paralysis, and Coma

- Provides coverage when traveling on business both domestically and internationally.
- Business travel means from the time the insured leaves their home or work until they return to their point of departure
- Benefit can be a multiple of salary to a maximum of \$1,000,000, or a flat dollar rate. (Higher limits are available)

Non-Insurance Assistance Services¹

- Return of traveling companion
- Lost/delayed luggage tracing
- Medical monitoring
- Worldwide medical referrals
- 100% of covered expenses for Emergency Medical Evacuation and Repatriation
- 24/7 Travel Assistance Services
- Pre-trip information

Emergency Medical Coverage

Provides up to \$250,000 of covered medical expenses when the insured person is traveling on business outside of their home country or country of permanent assignment.

War Risk and Political Evacuation benefits may also be available.

Simplified Issue Online Portal

Brokers who work with Arch Insurance Company can have access to our online portal, which simplifies quoting and selling BTA plans to small to mid-sized businesses.

- Up to 250 travelling employees
- Choice of AD&D benefit levels (\$50k, \$100k, \$250k, \$500k)
- Medical evacuation, repatriation, family reunion & other assistance services
- Other specialty benefits (counseling, rehab, education and retraining)
- Coverage included for accompanying dependents
- Optional out-of-country medical

Simply answer a series of questions about the employer, and policies can be bound and issued online. Statement billing can occur weekly to keep the process streamlined. If we are unable to provide a quote immediately and automatically, an Arch Insurance Company underwriter will reach out to you directly.

Agency Ratings

For latest ratings, visit archcapgroup.com

A.M. Best Company	Moody's	Standard & Poor's	Fitch Ratings
A+ (Strong) Stable	A2 (Good) Stable	A+ (Strong) Stable	A+ (Strong) Positive

Contact Us

For additional information, please reach out to us:

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*Non insurance services provided by designated assistance company. This is a broad overview of your policy provisions and does not revise or amend the policy. Insurance coverages are 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.
