

Business Travel Accident

Travel safety is always recommended. But being prepared is a must!

For groups of five or more lives

Business only or business and pleasure coverages available

Company-owned aircraft can be covered as well as pilots

The amount and kind of business traveling done by key employees influences the kind of plan needed. Tailored plans are available upon request.

Business Travel Accident can be written for groups of five or more. If the state minimum requirement is greater than five, the group must meet the state's minimum requirements.

- ▶ For Groups of Five or More Lives
- ▶ Business Only or Business and Pleasure Coverages Available
- ▶ Company-Owned/Leased Aircraft Can Be Covered as well as Pilots
- ▶ Aircraft Pilot and Crew Coverage (any aircraft owned or leased by or operated on behalf of the employer)
- ▶ Travel Assistance Included

Available Business Travel Accident Plans

- ▶ Common Carrier
- ▶ All Conveyance Travel
- ▶ Felonious Assault Coverage
- ▶ All Occupational Coverage
- ▶ 24-Hour Business Activity Accident Protection
- ▶ 24-Hour Business and Pleasure Activity Accident Protection

Business Travel Accident Optional Benefits

- ▶ Accident Weekly Income
- ▶ Total Loss of Use Benefit

Aggregate Limit

This is the maximum we will pay for all covered losses due to any one accident. If the aggregate limit is not enough to pay the full benefit to each Insured who suffers a loss, the per-person benefit will be reduced in equal proportions.*

*In MS: There is no Aggregate Limit provision. In TN, Aggregate Limit is only available if 100% employer paid. In NJ: Aggregate Limit is applicable only in specific situations.

Business Travel Accident Exclusions and Limitations

- 1) War or act of war (declared or undeclared)
- 2) Suicide or attempted suicide (in Missouri, while sane)
- 3) Self-inflicted injuries
- 4) Sickness or disease, or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound
- 5) Myocardial infarction (heart attack)
- 6) Service in the armed forces of any country
- 7) Committing or attempting to commit a felony
- 8) Riding in any aircraft owned, leased, or operated on behalf of: a) the employer (unless RSL agrees in writing) or b) the Insured or family member

Additional exclusions may be included based on the plan designed for the employer. These exclusions and limitations may vary by state.

Termination of Business Travel Insurance

The Insured's coverage will terminate if any of the following occur:

- ▶ The policy terminates
- ▶ The date the Insured no longer meets the eligibility requirements (including employee's retirement)
- ▶ If the required premium is not paid within the grace period

Termination will not affect a claim for a covered loss, which occurred while coverage was in effect.

NOTE: This brochure is intended for use by agents and brokers only and is not intended for distribution to the general public. The availability of the described products, benefits and features may vary by state. Business Travel Accident coverage is provided by policy series LRS-6572, et al through Reliance Standard Life Insurance Company.

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