

# WBN Business Travel Accident (BTA) Plan

A PLAN DESIGNED FOR THE CLIENTS OF WBN MEMBERS

Our Business Travel Accident plan can provide an employer (Policyholder) with a full range of insurance coverage and traveler assistance services for its employees. The Plan offers broad coverage and innovative online services accessed via an assistance website and mobile app.

## Eligibility

Employees while traveling on the business of the policyholder including limited personal deviation. The Maximum Duration Any Single Trip is 180 days. Eligible Spouse and Eligible Dependent Children are covered when accompanying the employee.

Benefits	Limit		
	Employee	Spouse	Dependent Child
Accidental Death	5x annual salary to max \$500k	\$50,000	\$25,000
Accidental Dismemberment (w/ Paralysis)	5x annual salary to max \$500k	\$50,000	\$25,000
Bereavement and Trauma Counseling	\$100 Per Session, maximum 10 Sessions		
Carjacking	Lesser of \$10,000 or 10.00% of Limit		
Coma	Included		
Day Care	Lesser of \$10,000, 10.00% of Limit or actual cost		
Emergency Medical Evacuation w/ Family Travel	\$2,500,000 maximum		
Home Alteration and Vehicle Modification	\$25,000 maximum		
Rehabilitation	\$25,000 maximum		
Repatriation of Remains	\$2,500,000 maximum		
Attendor	Round trip economy ticket + 7 days \$400 (lodging/meals)		
Seat Belt	Lesser of \$50,000 or 10.00% of Limit		
Air Bag	Lesser of \$50,000 or 10.00% of Limit		
Tuition	Lesser of \$10,000, 10.00% of Limit or actual tuition		n/a
Bedside Visit	Round trip economy ticket + 7 days (\$300 lodging/\$100 meals)		
Psychological Therapy	Lesser of \$5,000 or 5.00% of Limit		
Physical Therapy	\$100 Per Session, maximum 10 Sessions		
<b>Optional Benefits</b>			
Security Evacuation	\$100,000 maximum		
Out-of-Country Medical Expense	\$500,000 maximum		
Deductible	None		
Hospital Admission Guarantee	\$10,000		
Pre-Ex	None		
Checked Baggage	\$1,000 personal Effects maximum		
Loss of Checked Baggage / Personal Effects	\$2,500 maximum		
Personal Property	\$2,500 maximum		
Travel Inconvenience	\$2,500 maximum		
Cancellation	\$2,500 maximum		
Interruption/Replacement	\$2,500 maximum		
Rearrangement	\$1,000 maximum		
Delay	\$50 for every full four consecutive hours of delay, up an overall maximum of \$500		

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# Travel Assistance Services Included with Coverage

A full spectrum of travel, medical, security, and assistance services are offered to help travelers cope with emergencies and simplify the travel experience. These services are provided by Travel Guard®, a wholly owned subsidiary of AIG.

## HIGHLIGHTS

- 24/7 assistance services while traveling virtually anywhere in the world.
- A members-only website and mobile app, which offers up-to-date information, advisories, and alerts for travel destinations.
- Eight global command centers located on four continents.
- An extensive network consisting of access to over 650,000 medical providers worldwide.
- Direct payment of expenses when using some local providers; eliminates an employees' out-of-pocket costs while traveling.
- An in-house security operation that includes a global network of more than 400 security professionals who are ready to assist
- 170 languages spoken

Interactive online resources include:

### Before departure

- Online Security Awareness Training for employees
- Country Reports to inform employees and advise on what precautions to take
- Global News Watch Alerts

### When travelling

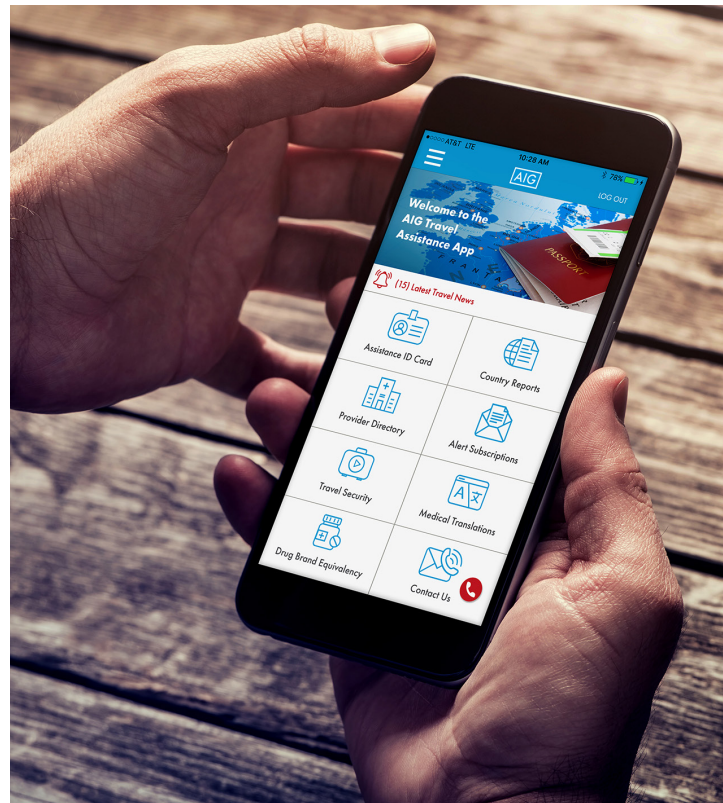
- Travel Assistance and Concierge services
- Security Travel Alerts – SMS and email security news
- Translation tools and resources

### Anytime services

- Health Portal – remote nursing consultation
- Medical Second Opinion

### Travel Assistance App

- An intelligent alternative to assistance cards
- A quick-call HELP button to instantly access medical, travel or security assistance
- Easy distribution to employees by email or intranet
- Access to other Lifeline Plus services via MyLifeline.co.uk, our mobile-enabled assistance website



**For more information on travel services or BTA coverage including costs, contact your local Accident & Health representative or visit [aig.com/bta](http://aig.com/bta).**

This flyer is for use in all states except New Hampshire and for groups with under 51 eligible persons in Florida.

This is only a summary of products and services offered. Actual offerings may vary and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. Full details of the coverage are contained in the Policy. The Policy contains limitations, reductions, exclusions and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, N.Y., and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel related services.

The WBN is a separate and unrelated entity. The logo for WBN is not a registered trademark of American International Group, Inc. All other marks are owned by American International Group, Inc.

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