

# Zurich Business Travel Accident

## Protecting business travelers in a modern world

Employers and employees recognize that business travel can fuel success. They also know business travel can pack its share of stress, with natural disasters, civil unrest and other travel disruptions frequently in the news. Zurich Business Travel Accident solutions can help employers manage these concerns and fulfill their duty of care responsibilities to employees traveling on the company's behalf, whether it's a local trip, out of state, or out of the country.



### Key benefits for you and your employees

**Global security capabilities** from Zurich Travel Assist™. We can support employees in travel, security and medical emergencies around the world.

- Mobile app for travel alerts and real-time security intelligence
- Multilingual call center staffed 24 hours a day, 365 days a year
- Medical and security evacuation in a crisis

**Out-of-country medical coverage.**

This can help fill gaps left by primary medical plans that may view overseas care as out-of-network.

- Payment guarantees to help ensure prompt, proper care
- Transfer, evacuation and repatriation coverage included
- Robust, multilingual network of physicians, facilities, transportation companies and security professionals around the world

**Value-added solutions**, including high-benefit limits for all levels of employees with additional options to cover the following:

- Side trips and leisure travel extensions
- Family members, non-employees (e.g., board members, contractors)
- Common exclusions such as war risk or travel via owned or leased aircraft

**Flexibility.** We design plans around your priorities and relationships.

- Ability to coordinate with other travel assistance providers of choice
- One central point of contact for access to regional expertise
- Coverage for both catastrophic and minor accidents and illnesses, with option to add workplace violence coverages

**Global experience** of an insurance provider with more than 140 years of experience and A-rated financial strength<sup>1</sup> plus:

- Best-in-class claims service<sup>2</sup>
- 90 percent of the Fortune 500 as customers
- Presence in more than 210 countries and territories

## Zurich Travel Assist™: There in emergencies

Zurich Travel Assist provides a wide range of assistance to business travelers, frequently in medical emergencies. When healthcare providers overseas require payment before treatment, Zurich Travel Assist can step in to spare the patient sudden, substantial out-of-pocket expenses.<sup>3</sup> “We’ve had situations where ER visits were in the \$80,000 range,” a Zurich Travel Assist representative explained. “For a traveler to face that bill would make a painful situation even more stressful.” Here are two cases in which Zurich Travel Assist stepped in to support a business traveler.

### A water sports accident

During a business-sponsored trip to an island destination, a traveler crashed on a personal watercraft. He was taken to a hospital, which diagnosed rib fractures and a liver contusion and ordered a CT scan and MRI. His employer notified Zurich Travel Assist, whose medical team called the local physician to ensure quality of care and guarantee payment.

“We wanted to make sure that we didn’t need to transfer the patient or bring him back home for these procedures,” a Zurich Travel Assist representative said. “Our medical team found the level of treatment and testing were appropriate based on the patient’s signs and symptoms.”

Zurich Travel Assist worked with the patient’s spouse to make provisions if the couple missed their flight home. The treating physician and the Zurich Travel Assist medical team found the patient was sufficiently fit for release to travel home on his scheduled flight. Zurich Travel Assist paid for seat upgrades to ease his discomfort on the journey home.

### A dwindling prescription supply

An American employee of a logistics company was traveling on business in Germany. When his trip was unexpectedly extended by a week, he realized he didn’t have enough prescription medication left for his heart condition. He contacted a local pharmacy and learned his primary care physician must complete a form authorizing the prescription.

“There were challenges with time zone differences and language barriers, and he was having difficulty reaching his doctor,” a Zurich Travel Assist representative said. “He contacted us to help. He sent us the form and we facilitated communication with his doctor. One of our employees translated the form from German over the phone with the doctor.”

After receiving the completed form, Zurich Travel Assist sent it to the German pharmacy, and the prescription was delivered to the employee the next day.

*For more information, visit the Accident and Health section of [Zurichna.com](http://Zurichna.com).*

**To learn more about Zurich Business Travel  
Accident solutions . . .**

**Contact your broker or Zurich representative today,  
or visit us online at [zurichna.com](http://zurichna.com).**

1. A+ from A.M. Best and AA- from Standard & Poor’s as of March 31, 2019. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best’s Ratings and Best’s Company Reports (which include Best’s Ratings), visit the A.M. Best website at [www.ambest.com](http://www.ambest.com). The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
2. Customers who have experienced Zurich claims service are twice as likely to recommend Zurich, according to 2015 Net Promoter Score surveys. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.
3. Zurich Travel Assist plans provide varying levels of assistance according to the company’s business travel accident plan, which may or may not include out-of-country medical coverage. If the person has Zurich Travel Assist services without out-of-country medical coverage, the employer could be responsible for arranging reimbursement to Zurich Travel Assist for overseas medical expenses paid on an employee’s behalf.

### Zurich

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