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## **Business Travel Accident**

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**This product is designed for companies where numerous employees make overseas trips, each trip lasting for not more than 6 months.** The employees get covered for Accident & Sickness Medical Expenses, Medical Evacuation, Baggage Loss or Delay, even Loss of Passport and a host of other relevant benefits. This is backed up by effective claims and assistance services across the world by two of the most proficient Assistance companies - AIG Assist and International SOS.

Why buy an individual retail policy every time your employee travels abroad when you can buy a single policy for all your people?

### **Features**

Why BTA?

- BTA's premium rates are per day, per person - so you pay only for what you use - this saves premium
- The policy issuance is Internet based and convenient both for issuing policies and MIS
- Travel days can be replenished on payment of additional premium - and monthly reconciliation to ensure accuracy of your billing.
- Toll Free facilities in Americas, UK, Japan for immediate medical assistance

### **How it works?**

Each BTA policy is for an entire year. During this year, all single overseas trips (not exceeding 180 days) made by each and any employee is covered. The travel days and premium are adjusted according to actual number of days used.

## Cover Includes

### Coverage under BTA

Under the BTA Policy of Tata AIG we currently have three plans namely Economy, Business and First which the company can opt for. The coverage under each of these plans are below:

Coverages		Economy Class	Business Class	First Class
<b>Sum(s) insured in US\$</b>				
Accident & Sickness Medical Expenses Reimbursement, incl Accident Dental exp,		<b>50000</b>	<b>250000</b>	<b>500000</b>
- Dental limit- \$ 300 per Occurance and \$ 100 per Teeth	Deductible	50	50	50
- Assistance Services		Included	Included	Included
- Emergency Evacuation		Included	Included	Included
Repatriation of Remains		Included	Included	Included
Hijack Benefit		Included	Included	Included
- For \$ 30 per day and max of \$ 300	Deductible	1 day	1 day	1 day
Personal Liability		500000	500000	500000
	Deductible	200	200	200
Hospitilization Benefit		500	500	500
	Deductible	50	50	50
AD&D 24 Hours - During Business Trip		10000	15000	25000
AD&D Common Carrier		10000	15000	25000
Baggage Loss (Checked)		1500	1500	1500
Baggage Delay (After 12 hours only)		150	150	150
Loss of Passport		250	250	250
	Deductible	30	30	30
Trip Delay- Maximum		500	500	500
- For every 8 hours		10	10	10
Replacement & Rearrangement of Staff		5000	5000	5000