
Small Business Travel Accident

Small business. Big cover.

Tata AIG's Business Travel Guard is perfect for corporates where five or more employees frequently travel overseas. A single plan covers a minimum of five employees for multiple trips, as long as a trip is no more than 90 days each.

Features

Unique Features

- 24 hour protection while on business trip
- A single plan can insure minimum 5 employees
- Minimum administrative burdens and cost saving to you
- Choice of 3 attractive covers
- Option to choose different insurance plans for employees and different AD&D coverage limits
- No trip declaration
- No medical examination
- Direct settlement for in-hospital medical expenses
- Covers valid for multiple trips
- Fixed Premium payable once annually
- Pro-rata premium payable to bring new employees and older, non Tata Aig covers on par

Options

Business Travel Guard has three plans - Silver, Gold and Platinum. Which one you choose depends on how much cover you want.

- Business Travel Guard Silver offers basic coverage of US \$50,000 plus additional covers for Personal Liability of US \$100,000, loss of baggage (checked) up to \$500 and an additional \$50 if your baggage is delayed by more than 12 hours. Further, it also covers accidental death and dismemberment up to \$5,000 if this happens while traveling by a common carrier.
- Business Travel Guard Gold offers basic coverage of US \$100,000 plus additional covers for Personal Liability of US \$200,000, loss of baggage (checked) up to \$1000 and an additional \$100 if your baggage is delayed by more than 12 hours. Further, it also covers accidental death and dismemberment up to \$15,000 and a further coverage up to \$10,000 if this happens while traveling by a common carrier.
- Business Travel Guard Platinum offers basic coverage of US \$200,000 plus additional covers for Personal Liability of US \$500,000, loss of baggage (checked) up to \$1500 and an additional \$150 if your baggage is delayed by more than 12 hours. Further, it also covers accidental death and dismemberment up to \$25,000 and a further coverage up to \$25,000 if this happens while traveling by a common carrier.

Cover Includes

Coverages Sum(s) insured in US\$	Silver	Gold	Platinum
Hospitalization & Personal Liability			
Assistance Services	Included	Included	Included
Accident & Sickness Medical Expenses Reimbursement	50,000	100,000	200,000
Deductible	100	100	100
Emergency Evacuation*	Included	Included	Included
Repatriation of Remains*	Included	Included	Included
Personal Liability	1000,000	200,000	500,000
Deductible	200	200	200
In-hospital Indemnity	0	Max. 200 / 20 per day	Max. 500 / 50 per day
Deductible	0	1 day	1 day
Accidental Death & Dismemberment			
AD&D 24 Hours - Insured Journey	0	15000	25000
AD&D Common Carrier**	5000	10000	25000
Travel Inconvenience			
Baggage Loss (Checked)	500	1000	1500
Baggage Delay (After 12 hours only)	50	100	150
Loss of Passport	250	250	250
Deductible	30	30	30
Maximum	0	250	500
for every 8 hours	0	10	10

Replacement & Rearrangement of staff	1000	2500	5000
* Included under the benefit limits of Accident & Sickness Medical Expenses Reimbursements			
* For Accidental Death & Dismemberment while travelling by a common carrier, this benefit get to AD&D 24 hours benefit			
Premium per employee (inclusive of 12.36% service tax) (18 to 65 years)	Silver	Gold	Platinum
	2203	3746	4476
Additional Add-on benefit (can be taken in units. Min.one, maximum 10 units)			
AD&D 24 Hours, Insured Journey			\$ 5000
Premium per unit, per employee			Rs 62

Discount Structure

Nos of people 5-6	0%	2203	3746	4476
Nos of people 7-9	5%	2093	3559	4252
Nos of people 10-14	10%	1983	3371	4028
Nos of people =>15	15%	1873	3184	3804

The above discounts are post tax and applicable on the base price. If additional add-on-AD&D is taken, the same discount structure, based on number of people, will be applicable.

**The coverage, terms & exclusions have been outlined briefly; kindly refer the policy wordings for complete details.