

Customized travel coverage solutions to meet employers' risk management needs

Global travel introduces a host of risks—from weather to war. Business travelers need assurance that they are protected when they work on their employers' behalf away from home or their usual base of operations.

AXIS Global Accident & Health's groundbreaking, committed approach to accident and health insurance enables our dedicated team of experienced specialists in underwriting, product development, claims and operations to more effectively deliver tailored solutions for our partners and customers. Our business travel accident insurance is designed to meet employers' specific risk management and benefits budget needs while offering financial protection that gives traveling employees greater peace of mind.

For companies whose employees travel domestically or internationally, risk protection is a critical enabler of employee health and safety. Business travel accident insurance is payable in addition to any workers' compensation, disability or life insurance the covered employee may have. The coverage provides a lump sum payment to beneficiaries to help replace employees' income if they die or offer living benefits to help cover expenses related to the care and treatment that may be necessary if employees survive a critical accident.

Employee coverage options that provide greater flexibility and better protection

Covered accidents may include death, coma, dismemberment, paralysis or loss of speech and/or hearing that result from an accident that occurs during a covered activity. Employee coverage can vary by pay grade, number of hours worked or salaried vs. non-salaried.

Available coverage can include:

- > **Business & Pleasure** (24-hour coverage) covers accidents that occur whether or not the employee is traveling on company business.
- > **Business Travel Only** covers accidents that occur only during employee travel on the company's behalf.
- > **Full Occupational** covers accidents that occur while on work premises, as well as those that occur while traveling on the employer's behalf.
- > **Owned Aircraft** is for covered accidents that occur while traveling in company-owned or leased aircraft.
- > **War Risk** is for covered accidents that occur in designated war risk territories.

Every employer has different travel requirements for their employees—and not every employee requires the same type of protection. Recognizing our customers' unique needs, AXIS Global Accident & Health offers several options to develop a program that best

addresses those needs, including job-specific benefits for those occupations that need specific risk protection. Examples include coverages for police or hospital workers, and a felonious assault and violent crime benefit that pays for critical injuries or death resulting from workplace violence.

Added financial security for accident survivors and family members

For business travelers who survive a covered accident, living benefits are available to help offset some of the expenses related to that accident, such as rehabilitation, home alteration and vehicle modification. Reimbursement for trauma counseling for survivors or bereavement counseling for surviving family members is available. Surviving family member benefits include education expense for spouses and children, as well as child care and benefits for surviving dependent children or elders.

Emergency support when traveling employees need it most

As part of AXIS Global Accident & Health's business travel accident coverage, covered employees and their families have access to our travel assistance services for emergencies that occur while traveling almost anywhere in the world, at least 100 miles from home.

With a local presence in 200 countries and territories and 35 assistance centers open 24/7, our travel assistance services offer support to help travelers in an emergency whether they are traveling for business or personal reasons. These services include:

- > Medical evacuation and/or repatriation
- > Repatriation of remains
- > Return of traveling companion
- > Pre-trip informational assistance
- > Access to 24/7 security assistance center

Additional financial, legal and communication services and online capabilities are included, as well. Covered travelers and their family members

receive full information on all of the travel assistance services available to them, as well as special ID cards giving them immediate phone and web access to these services.

Experienced team dedicated to timely accident claims decisions and frequent communication

AXIS Global Accident & Health's claims team, which has an average of 20 years of claims experience, understands the full breadth of accident and health insurance products, as well as the various regulatory and business issues that you and your clients face on a daily basis. Our team works with employers to ensure timely claims decisions for employers, employees and beneficiaries during difficult times.

AXIS fosters a partnership with employers that starts with a customized claims reporting process based on company needs and continues with frequent discussions between AXIS and the employer to ensure that all information is properly communicated and up to date. As a result, your customers and their employees and beneficiaries can expect accident claims management that runs as smoothly as possible with no surprises for all concerned.

Developing the best solutions for your accident and health needs

Business travel accident coverage is just one example of how we recognize and fulfill the accident and health insurance needs of your customers. Backed by our experienced team of accident specialists in every discipline, we move quickly to meet your needs today. And we offer the insight and flexibility to anticipate your needs for tomorrow.

Talk to your AXIS Global Accident & Health insurance sales specialist today about your customers' coverage needs, and let's develop the best solutions together.

U.S. insurance coverage is underwritten by AXIS Insurance Company. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Travel assistance services are provided through a service agreement with Europ Assistance, USA.



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