



## Valuable Business Travel Accident Insurance Provided by Canal Insurance Company ... At No Extra Cost



### Business Travel Accident Insurance

Accidents  
are the  
leading cause  
of death  
in the nation  
for people  
up to age 41<sup>1</sup>

Did you know that every five minutes a person dies in an accident?<sup>1</sup> It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.

The benefits outline below are for **All Active Employees of the Policyholder domiciled in the US.**

#### What type of coverage is my employer providing?

**Business Trip Coverage** – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel.

Benefit (AD&D) Amount = 5 Times Salary to Maximum of \$1,000,000  
Aggregate Limit = \$4,750,000

#### What other benefits are included?

- **Policyholder Owned/Leased Aircraft** – A benefit is paid if eligible passengers and/or pilots are injured as a result of a covered accident while in an aircraft that your employer owns or leases.
- **Extraordinary Commutation**- A benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Paralysis Benefit** – A benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e., Uniplegia, Paraplegia, Triplegia, Quadriplegia, or Hemiplegia).
- **Hijacking/Skyjacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip.



- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.
- **Spouse/Child(ren) on a Business Trip** – A benefit is paid if your spouse and/or child(ren) become injured as a result of an accident while they are accompanying you on a business trip.
- **Relocation of Spouse/Child** – This benefit covers the injury of an employees' spouse and/or children resulting from a covered accident occurring anywhere in the world while on a relocation trip.

**Has my employer chosen any Supplemental or “add on” Benefits?**

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

<b>Supplemental Benefit</b>	<b>Benefit Amount</b>
Rehabilitation	10% to \$25,000
Air Bag	5% to \$10,000
Seat Belt	10% to \$25,000
Coma	See AD&D amount
Therapeutic Counseling	10% to \$25,000
Adaptive Home & Vehicle	10% to \$25,000
Bereavement Counseling	\$100 per visit to \$500
Spouse & Children Business Trip & Relocation Coverage	Spouse: \$25,000 Children: \$10,000

**Benefit Descriptions:**

- **Adaptive Home & Vehicle Benefit** – This benefit pays for the actual one-time cost of making the employee’s home and/or car accessible after an injury.
- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Coma Benefit** – An option that pays a portion of the benefit if the employee or a family member becomes comatose within a certain number of days of a injury and remains continuously comatose for a specified period of time.
- **Seat belt & Air Bag Benefit** –An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a driver and also wearing a seat belt. An additional amount is paid if the air bag inflated properly upon impact, as verified by the police report.
- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for any necessary therapeutic counseling.
- **Bereavement Counseling Benefit** – This benefit pays the cost of Bereavement Counseling for your dependent spouse and child(ren) within 90 days due to the employee’s loss of life. Per visit and maximum amounts apply.

**Standard Benefits include:**

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand
- Paralysis Benefit

The policy pays for:

- 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing.
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing.
- One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

**Important Information:**

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

2007 The Hartford, Hartford, CT 06115

1 National Safety Council, June 7, 2007.

Expertise without equal.  
Benefits without burden.™