



Accident & Health

Business Travel Accident

Starr's Accident & Health products cover employees and their families across the globe with customized accident and health insurance that meet the needs of both employers and their valuable personnel.

Our Business Travel Accident coverage provides insurance protection to your clients and their employees from costs associated with delayed flights, life-threatening experiences or medical emergencies, political unrest, terrorist attacks, natural disasters and more. When Starr manages your clients' business travel risk, they can be assured of on-the-ground, local assistance from a competent and engaged partner.

Starr Companies is a global provider of Accident & Health insurance solutions. We provide products, expertise and execution and develop coverages and services tailored to the needs of your clients in this unsteady world of perils.

Starr partners with Europ Assistance, a pioneer in local response with more than 50 years of experience to assist with requests as simple as dinner reservations to complex medical evacuations. Europ Assistance has 35 multilingual help centers and 425,000 partners in 208 countries and territories available 24/7 to respond to insureds needs.

Client Profile

- Employers of all sizes with two or more employees who travel for business

Hazards Available

- 24-Hour Business Travel Coverage
- 24-Hour Coverage (Business & Pleasure)
- Non-Employee Directors Coverage
- Non-Employee Business Travel Coverage
- Owned, Leased or Operated Aircraft Coverage
- Pilots' and Crew Members' Coverage
- Hijacking and Air Piracy Coverage
- War Risk
- Terrorism
- Bomb Scare Coverage
- Felonious Assault Coverage
- Full Occupational Coverage

Key Benefits

- Accidental Death & Dismemberment Benefit
- Paralysis Benefit
- Coma Benefit
- Accident Medical Benefit Rider
- Out of Country Medical Benefit Rider (includes a mental nervous disorder benefit)*
- Emergency Medical Evacuation Benefit

Key Benefits (continued)

- Security Evacuation Expense Benefit
- Repatriation of Remains Benefit
- Natural Disaster Evacuation Expense Benefit
- Permanent Total Disability Benefit
- Total Loss of Use Benefit
- Family Reunion Benefit
- Identify Theft Expense Benefit
- Childcare Expense Benefit
- Parent Care Benefit*
- Personal Property Benefit
- Random acts of Violence Benefit
- Kidnap and Ransom Benefit
- Carjacking Benefit
- Exposure and Disappearance Coverage
- Education Expense Benefit
- Vocational Training Expense Benefit
- Spouse/Domestic Partner Retraining Benefit
- Checked Baggage Benefit
- Loss of Travel Documents Benefit
- Baggage Delay Benefit
- Trip Interruption Benefit
- Trip Cancellation Benefit
- Trip Cancellation For Any Reason Benefit*
- Rehabilitation Benefit
- Home Alteration and Vehicle Modification Benefit
- Psychological Therapy Benefit

Business Travel Accident (continued)

Key Benefits (continued)

- Return Minor Child(ren) Benefit
- Return of Traveling Companion Benefit*
- Seat Belt Benefit and Air Bag Benefit

Not all coverages are available in all states

*These benefits can provide market differentiation

Highlights

- Coverages, Limits and Deductibles are customizable
- Flexibility to work with the customer's preferred travel assistance provider
- Exceptional and consistent underwriting service

Claims

- Starr Companies' Accident & Health claims departments are located in New York City and Philadelphia and are managed by experienced claims professionals. Our in-house claims team handles all aspects of claims and oversees the performance of our TPAs.

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Accident & Health department at ahmarketing@starrcompanies.com or visit www.starrcompanies.com/insurance/travelaccident

Benefits described herein are underwritten by Starr Indemnity & Liability Company.

Starr Companies is the worldwide marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C. V. Starr & Co., Inc. and its subsidiaries. The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes only and does not provide any guidance regarding specific coverage available or any claim made thereunder. Any policy described herein will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact an insurance professional by sending an email to the address provided above.