

## BUSINESS TRAVELLERS INSURANCE

**Our Business Travellers Insurance offers security during your travels around the globe. From sending a substitute in case of emergency to overbooked flights and missed connections: we make sure you can continue your business trip as intended. Available in Business and First versions, our Business Travellers Insurance incorporates all the important features in a simplified package and offers private insurance coverage at a lower cost.**

### Create your own personal policy

starting from 2 core modules: Medical treatment costs and Assistance to persons in 2 versions: Business or First.

### Add the options you want

including coverage for travel discomfort (travel cancellation and more), baggage, accidents, non-contractual liability in private life.

### Travelling frequently or at less frequent intervals?

For frequent travellers, the Annual formula is the most appropriate policy.

Does any member of the organisation travel less than 33 days per year? Then your organisation can join the Click & Fly formula: purchase of at least 100 pre-paid travel days per year which can be used by any member of the organisation on the road. All purchased travel days in addition to the first mandatory 100 days/year are transferable to following years.

### 24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether it is a medical emergency or a problem with your family in your home country, our representatives give you all the support you need.

### Easy online

Our Business Travellers Insurances can be fully concluded and managed online.

### Who can apply?

Individuals can only apply for the Annual formula.

Organisations can apply for both formulas (Annual and Click&Fly)



## Module 1: Medical treatment costs

This module covers:

- \* hospitalization or ambulatory treatments in case of accident / illness
- \* dental surgery following an accident
- \* urgent dental care
- \* ambulance / helicopter transport
- \* follow-up treatment
- \* physiotherapist, chiropractor, osteopathy
- \* and more...

## Module 2: Assistance to persons

This part covers:

- \* referral service
  - \* linguistic assistance
  - \* repatriation/evacuation in case of accident, illness or disaster
  - \* compassionate visit and early return in case of the death/critical illness of a family member
  - \* sending a substitute\*
  - \* early return of manager in case of severe event at the office\*
  - \* legal assistance
  - \* and more...
- \* collective underwriting only

### OPTION 1: Travel discomfort

- \* cancellation, curtailment or diversion to another destination
- \* travel delay, flight cancellation, missed connection
- \* compensation overbooked train / flight / hotel
- \* and more...

### OPTION 3: Accidents\*\*

This option offers you a lump sum in case of:

- \* temporary/permanent disability due to an accident
- \* death by accident

\*\* including winter sports and underwater sports in 'First' version

### OPTION 2: Baggage

This option covers:

- \* theft or damage to personal belongings
- \* professional materials (samples, machines)
- \* purchase of essential clothing in case of baggage delay
- \* theft or loss of travel ID / documents

### OPTION 4: Non-contractual liability private life

Our liability coverage is the final option. It covers the financial consequences of accidents you may have in your private life that cause damage or harm to a third party or their property.

