



Insurance Protection for Educators



Helping Teachers Navigate Through Life's Journeys.

Accidents can happen any time and always unexpectedly. Business Travel Accident (BTA) Insurance coverage with The Hartford offers educators the reliable accident protection they may need plus a range of coverage options and benefit levels.

More Coverage When it Matters Most

BTA insurance for educators provides an Accidental Death & Dismemberment (AD&D) benefit in the event of a covered accident while traveling on business, such as sporting events, school outings and field trips. This benefit offers:

- Benefits up to 10 times salary
- A lump sum benefit that is payable regardless of any coverage the insured may already have
- 24-hour coverage for a covered injury, paralysis or death resulting from a covered accident while on an employer premises or traveling on business
- Benefits payable for losses within 365 days of the covered accident

Additional BTA Benefits

Our BTA insurance also offers covered individuals these additional benefits to enhance their base AD&D benefit.¹

- Adaptive home and vehicle
- Bereavement counseling
- Coma
- Dismemberment loss schedule
- Extraordinary commutation
- Hijacking
- Medical evacuation
- Paralysis
- Permanent total disability
- Rehabilitation
- Repatriation
- Seat belt/Airbag
- Sojourn/personal deviation
- Therapeutic counseling
- Spouse education
- Day care
- Funeral Expense

More Than Just Financial Support

Our business travel coverage includes these value-added services at no additional cost:

- Travel assistance before and during a trip²
- 24/7 ID theft protection while at home and away²
- Beneficiary Assist[®] counseling to help the bereaved with legal, financial and emotional issues³

JUST ASK. WE'LL DO THE REST.

Let us reduce your burden. With our simplified direct billing process, fewer steps mean faster access – with better transaction control as well as increased accuracy and service.

WE'LL DO THE BUSY WORK

That includes:

- Produce and mail bills from our Direct Billing System
- Collecting and processing premiums

FEWER STEPS, FASTER ACCESS, IMPROVED ACCURACY

With direct billing, you have access to services that will give a better handle on transactions through an integrated voice response system that lets you get answers about billing directly from The Hartford.

WE'LL WORK WITH YOU TO MAKE IT WORK

To help keep the transition orderly and worry-free, we'll handle direct billing according to your needs and the needs of your employees.

The Hartford Difference.

A BTA policy from The Hartford offers peace of mind for educators on the road and customer service they can count on.

Prepare. Protect. Prevail.[®]

To learn more about our **BTA Insurance protection**, call your local Hartford representative, and visit our web site at THEHARTFORD.COM/GROUPBENEFITS.

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. Home office is Hartford, 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.

¹ Some benefits are not available in certain states. Please contact a Hartford Sales Representative for more information.

² Travel Assistance and Identity Theft services are provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services. Europ Assistance USA may modify or terminate all or any part of the service at any time without prior notice. None of the benefits provided to you by Europ Assistance USA as a part of the Travel Assistance and Identity Theft service are insurance. This brochure, the Travel Assistance and Identity Theft service Terms and Conditions of Use, and the Identity Theft Resolution Kit constitute your benefit materials and contain the terms, conditions, and limitations relating to your benefits. These services may not be used for business or commercial purposes or by any person other than the individual insured under The Hartford's group insurance policy. The Hartford is not responsible and assumes no liability for the goods and services described in these materials.

³ Beneficiary Assist[®] is provided by ComPsych[®]. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych and reserves the right to discontinue any of these services at any time.



**THE
HARTFORD**

Business Insurance
Employee Benefits

Auto
Home