



Enhance Your Business Travel Accident Policy with War Risk Coverage



War Risk Coverage Provides Added Benefits Where Standard Coverage Doesn't Apply.

The Hartford's standard Business Travel Accident (BTA) Insurance policy offers high-limit coverage for your employees while traveling on business, but excludes Accidents that are acts of war. Our War Risk rider provides the extended coverage your employees may need when traveling to risky areas of the world.

Multiple Coverage Options

You can choose from multiple War Risk coverage options:

- On a trip-by-trip basis
- With increased aggregate limits
- For specific high-risk countries that are typically excluded¹
- For a particular event, such as an investor meeting or business conference

A Reasonable Cost

With our flexible plan designs, you can purchase the War Risk coverage you need at an affordable cost.

More Than Just Financial Support

In addition to War Risk coverage, our BTA coverage includes these value-added services at no additional cost:

- Travel assistance before and during a trip ²
- 24/7 ID theft protection while at home and away ²
- Beneficiary Assist[®] counseling to help the bereaved with legal, financial and emotional issues ³

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.

Purchase coverage that goes only as far as you need it. Travel to high-risk locations may not happen every day, but there is always that chance. With The Hartford's War Risk coverage, you can purchase coverage limited to particular travel dates. You can also increase your aggregate Business Travel Accident benefit with War Risk coverage. If multiple employees travel together for a specific business trip, you can raise their benefit amounts to provide added coverage for the duration of their trip.

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.

¹ Please contact your Hartford group representative for the most current list of excluded countries.

² Travel Assistance and Identity Protection and Assistance 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.



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