



Accident & Health Insurance: Why Choose New York Life Business Accident Travel Insurance?

Employers of all sizes, from a local pizza restaurant to a large technology company, have employees who travel to further the business of the company. With Business Travel Accident (BTA) insurance from New York Life, you can help your clients fulfill one of their critical responsibilities; their obligation to protect their employees' safety when traveling on company business, whether it's down the street, across the state, or out of the country. BTA is specifically designed to help employers of all sizes fulfill their duty of care needs. BTA can be tailored to protect any client's greatest asset, their employees.

Additional Programs

Our suite of programs are designed to offer everyday help and support:

Secure Travel¹

Help employees take trips with greater peace of mind with covered medical evacuations, repatriation, and emergency travel assistance. Options available for travel companion benefits and pre-trip planning and 24/7 support when more than 100 miles away.

Survivor Assurance²

Help ease the burden on beneficiaries by managing their insurance benefits in free, interest-bearing accounts for claim payments of \$5,000 or more and beneficiary access to our Employee Assistance & Wellness and Financial, Legal & Estate support programs.

Flexible Coverages

- » Business Travel Only
- » Full Occupational (Job Site or Travel Protections)
- » 24 Hour Business and Pleasure
- » War Risk Coverage

Key Benefits

- » Accidental Death and Dismemberment Benefit
- » Bereavement and Trauma Counseling Benefit
- » Coma Benefit
- » Felonious Assault and Violent Crime Benefit
- » Home Alteration and Vehicle Modification Benefit
- » Hospital Stay Benefit
- » Rehabilitation Benefit
- » Seatbelt and Airbag Benefit
- » Commuting Benefit
- » Special Education Benefit
- » Child Care Center Benefit

Targeted Market Segments

Employers with frequent business travel

Large Corporations seeking added employee benefits

Small Businesses looking to protect employees

Value for Employers

- » A broad range of coverage choices available to help meet employee needs
- » Multi-year prepaid options available for employers
- » Additional assurance for employers whose employees are traveling on behalf of the business.

Value for Employees

- » Additional protection when employees travel
- » No medical questions or exam required to obtain coverage
- » Travel assistance and other value add programs and services are included

The New York Life Difference

New York Life offers best-in-class service to brokers and policyholders. With Underwriters who have over 20 years of experience in the Accident and Health market segment, we understand the needs and wants of your organization and your participants.

Other Markets We Serve

New York Life Insurance Company maintains a separate, dedicated division managing every aspect of Group Membership and affinity operations with more than 300 groups under contract insuring nearly 1 million people. This division specializes in life, disability and supplemental health insurance for its groups.

Learn More

Find more details about Accident & Health Insurance from New York Life on our website or contact one of our knowledgeable specialists today.

www.newyorklife.com/accident-health

¹ NYL Secure Travel is provided under a contract with Garda World Security Corporation and their subsidiary, Crisis24, Inc. (collectively, "Crisis24"). Neither Crisis24 nor New York Life guarantees the quality of any medical services provider or medical facility. The final selection of a local medical provider or facility is the covered person's right and responsibility. The medical professionals or attorneys suggested or designated by Crisis24 are solely responsible for their services. They are not employees or agents of Crisis24 or New York Life. Emergency evacuation and repatriation benefits are insured by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. (Policy Forms: GA-00-1000 et al.; BA-01-1000 et al.) Medical evacuation and repatriation services must be arranged by Crisis24 and customers must call Crisis24 to access the benefits and services of the program. All other services are provided by Crisis24 and are subject to the terms of the service agreement. Presented here are highlights of the NYL GBS Secure Travel program. See the plan documents for details.

² Survivor Assurance accounts are not deposit account programs and are not insured by the Federal Deposit Insurance Corporation or any other federal agency. Account balances are the liability of the insurance company and the insurance company reserves the right to reduce account balances for any payment made in error. Counseling, legal, or financial assistance and discount programs are not available for policies issued by New York Life Group Insurance Company of NY.

THIS POLICY PROVIDES LIMITED ACCIDENT ONLY COVERAGE. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY SICKNESS. Product availability and plan features may vary by location and plan type and is subject to change. For costs and complete information, including exclusions, limitations, and provisions regarding termination of coverage, contact a New York Life representative. New York Life products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY. Policy Form: BA-01-1000.00 et al.

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