

Accident & Health

BUSINESS TRAVEL ACCIDENT

STARR
INSURANCE COMPANIES

Starr's Business Travel Accident products cover employees and their families across the globe, with customized benefits and services that are designed to meet their needs while traveling.

Our coverages provide insurance protection from life-threatening experiences, medical emergencies, political unrest, terrorist attacks, natural disasters, costs associated with delayed flights, and more. When Starr manages your clients' business travel risk, they can be assured we are there with on-the-ground, local assistance from an experienced and engaged partner.

Starr partners with several respected global assistance providers. They are equipped to assist 24/7/365 with requests as simple as dinner reservations and as complex as medical evacuations.

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

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 Insurance 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.

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
- 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

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Key Benefits (continued)

- 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
- 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

Reach out to Starr or visit starrcompanies.com

Contact our Accident & Health team at AHMarketing@starrcompanies.com

Coverages described herein are underwritten by Starr Indemnity & Liability Company or Starr Surplus Lines Insurance Company. Starr Insurance Companies is a 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.