# **Business Travel Insurance**



### What is it?

Business Travel insurance for an organisation provides protection for those employees who are travelling on company business.

#### Who needs it?

If anyone within your organisation travels for any business-related activity it is very important to have the appropriate travel insurance cover in place.

We will ask you to submit a travel plan (detailing the normal travel activities of all those you wish to insure) so that we can provide you with the most appropriate level of cover to meet your needs. Different levels of cover can be provided for each staff member with the policy tailored to best suit your business circumstances.

## **Examples of Activities that you might cover with a Business Travel policy**

- Foreign trips
- Meetings with clients involving an overnight stay
- Attendance at multi-day conferences
- Visiting your own company's other locations
- Director's personal holidays (often included as a director's perk)

#### What does it cover?

A travel policy will typically cover the following:

- Medical Expenses
- Cancellation or curtailment of the trip
- Personal effects
- Abandonment
- Overnight emergency stops

## What having travel cover means to you

Having a business travel policy provides you with peace of mind in knowing that wherever your employees may be there is 24-hour support, expert advice and financial protection in place should anything happen to them.



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