

Annual Business Traveler Protection

Pack and go without buying insurance for each business trip.

Product Positioning

Business Traveler Protection plans provide year-round travel protection, designed to protect employers and employees from economic hardship, emotional stress and lower productivity. Business Traveler Protection plans fill in the gaps left by employee health plans, especially when employees are traveling internationally or experience emergencies while traveling.

Target Customers

Business travelers including: executives, international business travelers, sales representatives and associates traveling to meetings and conferences.

Methods of Sale

Internet: www.accessamerica.com

Best Time to Sell

- At the time of initial trip deposit
 - To maximize Trip Cancellation coverage (Global Deluxe only)
- Within 14 days of initial trip deposit
 - In order to be eligible for Pre-existing Conditions Waiver



Global Deluxe

\$389

Benefits [†]	Coverage Limit
Trip Cancellation	\$5,000 ^{††}
Trip Interruption	\$5,000
Emergency Medical / Dental Coverage	\$25,000
Emergency Medical Transportation	\$250,000
Baggage Loss / Damage	\$500
Baggage Delay	\$1,000
Travel Delay	\$1,500
Travel Accident	\$100,000
Collision / Loss Damage	\$45,000
24-hour Hotline	Included
Change Fee Coverage	\$1,000
Business Equipment	\$1,000
Business Equipment Rental	\$1,000
Business Concierge	Included

Global Standard

\$219

Benefits [†]	Coverage Limit
Emergency Medical / Dental Coverage	\$25,000
Emergency Medical Transportation	\$100,000
Travel Delay	\$1,500
Travel Accident	\$25,000
Collision / Loss Damage	\$25,000
24-hour Hotline	Included
Business Equipment	\$1,000
Business Equipment Rental	\$1,000

[†] Benefits and pricing are per person.

^{††} Additional TC/I available in \$1,000 increments up to \$10,000.

Annual Business Traveler Protection (continued)

Domestic Deluxe \$219

Benefits [†]	Coverage Limit
Emergency Medical / Dental Coverage	\$5,000
Emergency Medical Transportation	\$25,000
Travel Delay	\$1,500
Travel Accident	\$100,000
Collision / Loss Damage	\$45,000
Vehicle Return Benefit	\$1,000
24-hour Hotline	Included
Business Equipment	\$1,000
Business Equipment Rental	\$1,000

Domestic Standard \$59

Benefits [†]	Coverage Limit
Emergency Medical / Dental Coverage	\$5,000
Emergency Medical Transportation	\$25,000
Travel Accident	\$25,000
Vehicle Return Benefit	\$1,000
24-hour Hotline	Included

[†] Benefits and pricing are per person.



Special Features

Satisfaction Guarantee

Access America will refund your client's insurance premium if they cancel their insurance within 10 days of purchase and have not filed a claim or departed on their trip.

Waiver for Pre-existing Conditions

Access America defines a pre-existing condition as:

1) any injury that occurs before and including the effective date of insurance; or 2) any illness that occurs within 120 days before and including the effective date of insurance if the insured has a) seen a doctor for treatment or diagnosis of this condition or if symptoms exist that would cause a prudent person to seek diagnosis, care or treatment; or b) required prescribed drugs or medicine unless the illness remains controlled without any change in the required prescription.

Access America does not cover pre-existing conditions but will waive this exclusion when the following provisions are satisfied:

1. Client must insure the full, non-refundable portion of their trip cost within 14 days of initial trip deposit;
2. Client must be medically able to travel at the time of their insurance purchase;
3. Client has not filed a claim for trip cancellation due to a pre-existing condition within the last 120 days from the effective date of insurance;
4. Client's trip cost is \$10,000 or less per covered person; and
5. Client must be a resident of the United States.

Coverage details are provided in the Certificate of Insurance/Policy. Insurance benefits are underwritten by BCS Insurance Company, rated "A- Excellent" by A.M. Best Company®. Access America is a service mark and a division of World Access Service Corp.

