

CIGNA takes care of employees. Business Travel Accident Insurance.



With Business Travel Accident Insurance, CIGNA can help employers provide financial protection to employees who travel on business. Business Travel Accident coverage offers employers premiums and high indemnity limit options.

As an Accident insurance provider for more than 40 years, CIGNA can take on many risks other providers can't or won't in the business travel arena — and do so at a more competitive price. Our willingness to take on risk is based on solid underwriting, sustainable earnings, financial stability and reinsurance buying power.

The bottom line? We can take care of your traveling employees — just about anywhere in the world you do business.

Financial protection for your traveling employees

Whether your employees travel domestically or internationally, business travel can be risky today, so you want to make sure your employees are protected. Business Travel Accident can cover not only employees of U.S. based businesses, but also foreign employees of U.S. based businesses and U.S employees on offshore assignments.

With a full range of broad coverage options, employers can tailor Business Travel Accident coverage to meet their unique needs. Our additional coverage options include:

- Business and Pleasure — 24-hour protection on or off the job
- Full Occupational — on-the-job protection while traveling or on the worksite
- Family Travel on Business Trip

Our common extended benefits for these coverage options include Piloting & Owned Aircraft and War Risk. In fact, CIGNA's War Risk benefit covers more worldwide locations — including most travel “hot zones” (countries where a state of war exists, either declared or undeclared) — at a more competitive price than other providers. Many other providers are unwilling to write War Risk coverage at all due to their higher reinsurance costs.

Worldwide Accident Assistance

With CIGNA Secure Travel[®], CIGNA can offer employees and their families — traveling on personal or business trips* access to the assistance they need for medical emergencies, in most countries while traveling at least 100 miles from home. CIGNA Secure Travel[®] helps arrange transport for employees to the nearest medical facilities during medical emergencies and also provides referrals to local medical, legal and financial assistance, as needed.

* CIGNA Secure Travel coverage may vary.

CIGNA has been the #1 group accident provider for the last three consecutive years, based on in-force premium.

LIMRA's Group Life Sales Surveys, 2001–2003



CIGNA Group Insurance
Life • Accident • Disability
A Business of Caring.

Ask Yourself

- Do you offer comprehensive coverage to your key employees who travel on company business?
- Can your accident provider offer comprehensive benefits, reasonable premiums and coverage to more areas around the world – including designated “hot zones”?

Unparalleled accident expertise

Unlike other providers who handle both life and accident claims in the same unit, CIGNA has a dedicated accident unit that offers greater depth of knowledge and the expertise required to handle unique accident claims. Our accident underwriting and claim specialists have an average of 10 years of experience. CIGNA is also one of the few providers to offer regional accident experts to support you as needed. This demonstrated accident expertise is one of the reasons we are able to keep premium costs low.

*Providing benefit
cost solutions*



*Easy to do
business with*

*Taking care
of employees*



You can trust CIGNA to deliver.



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CIGNA Group Insurance products and services are provided by underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America and CIGNA Life Insurance Company of New York. "CIGNA" and "CIGNA Group Insurance" are registered service marks and are used to refer to the above subsidiaries. CIGNA Secure Travel® services are provided under a contract with Worldwide Assistance Services, Inc. Check with your CIGNA representative for countries excluded from this program.