

# Do You Need Business Travel Accident Insurance?

## Ask Yourself:

- *Do you have employees that travel on company business?*
- *Do you have multiple offices?*
- *Do you have employees that drive company-owned vehicles?*

If the answer to any of these questions is “Yes,” you should consider

**Business Travel Accident Insurance.** Ask your employee benefits consultant about Business Travel Accident Insurance from CIGNA Group Insurance.

## Did you know?

- Accidents are the #1 cause of death for Americans under age 38, according to the National Safety Council’s 2003 Injury Facts.
- Employees who travel on domestic or international business may be putting themselves at risk on your company’s behalf.
- An employee’s family may face financial difficulties if the wage-earner suffered severe injuries or death during a business trip.
- *CIGNA has been the #1 in-force Accident carrier since 2001.\**

## Business Travel Accident Insurance offers:

- High-limit, employer-paid financial protection for employees who travel on domestic or international business;
- Premium cost is comparatively lower than other forms of insurance;
- Federal tax-deductible premium for employers; no cost or federal taxes for employees or beneficiaries;
- Multi-national coverage for U.S.-based firms includes foreign employees and U.S employees on overseas assignments;\*\*
- Additional key plan options, including Business & Pleasure Travel, Full-Occupational, Piloting & Owned Aircraft and War Risk.
- CIGNA Secure Travel® — extensive worldwide protection available with Personal and Business Travel Accident.

\* LIMRA’s U.S. *Group Life Sales & In-Force*, 1995-2003 Annual Results Report

\*\* Limitations and conditions in some countries may apply.



**CIGNA Group Insurance**  
Life • Accident • Disability

*A Business of Caring.*

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