

Leading the way in protecting your employees around the world

As businesses look internationally to grow sales and achieve cost efficiencies, the risks employees face are also growing. Zurich Canada's Business Travel Accident Insurance, can help you to protect your employees and fulfill your duty of care.



**24x7
Medical
Assistance**

Telephone-based assistance to air ambulance repatriation

A positive and customer-focused approach to claims

We will support you before, during and after a claim with an approach that is fair, customer-centric, transparent and personal.



We will provide you with global claims protocols so you can understand exactly what to expect and who to contact in the event of a claim.



We give you access to global network of claims experts with local knowledge.



You will have a single point of contact who will coordinate claims resources globally to give you the help you need when it matters most.



Zurich Business Travel Accident

A wider world means wider risks

As your employees travel and work for you around the world, they are exposed to increased risks such as illness, terrorism, accidents, natural disasters and a host of travel inconvenience risks.

As part of your duty of care to your employees, you need to ensure a safe working environment and have procedures in place to mitigate risks when travelling on business. Failing to do so could not only expose your employees to harm but also cause reputational and financial loss to your business. Conversely, doing more to protect your employees, by going beyond simple compliance with regulations and standards, can deliver benefits such as improved profitability, increased productivity and a greater ability to attract and retain the most talented people.

Taking care of your employees

Zurich Canada's Business Travel Accident combines modular* insurance cover with first-class support services for your employees before, during and after their trip.

Includes Coverage for COVID-19*

Flexibility to meet your needs

Our modular approach to cover means you can select the types of cover your business needs to best protect its employees.

We've also made it as simple as possible to access expert assistance – immediate help and support is available whenever and wherever it's needed through a local service provider.

The Core benefits include:

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| A. Emergency Medical Insurance | D. Bail Bond and Legal Expenses |
| B. Trip Cancellation and Interruption Insurance | E. Accidental Death and Dismemberment Insurance |
| C. Lost, Delayed and Damaged Baggage Insurance | F. Rental Car Insurance |

*Please note there are certain exclusions that may apply, please contact us for more information.



Benefits for your business

- Protects your employees while fulfilling your duty of care
- Decreases administrative burden for your management.
- Boosts your profile as an employer of choice.
- Establishes a global good local standard of coverage for all employees, regardless of location and considering existing sanctions regulations.
- Improves employer-employee relations cost effectively.
- Provides a single point of entry for Zurich's global network and expertise.



Benefits for your employees

- Country-specific health and security advice and service prior and during the trip.
- Provides 24-hour access to an expert, multilingual assistance service who will advise and support your employees.
- Provides peace of mind through consistent global coverage.

World Travel Protection is a Zurich company and manages assistance services on all Zurich Canada Travel Insurance programs



Ensure consistency and compliance with a Zurich International Program

From structuring your program to managing claims, a Zurich International Program is a full-service offering that covers your insurance needs. It levels out differences in conditions and coverage, giving you a consistent standard of insurance protection and service worldwide.

Protecting your people and your business through a Zurich International Program also means you can be confident that your insurance arrangements remain aligned with local insurance regulations and tax requirements.

We offer a range of digital tools to put you in control of your global insurance and risk management arrangement. These include:

Travel Assist App and Portal

– includes pre-trip travel alerts and geo-location generated alerts. 3-Way direct communication between the traveler, employer and World Travel Protection (WTP)

'Emergency Button' capability

– WTP Command Centres activated-Security Subscription. Our deployed security solutions are available to support your personnel during a serious security incident

Evacuation Planning, Crisis Management Planning and timely Risk Assessments

– produced and presented by us to aid your planning and decision-making

Security Experts

– positioned within the WTP Command Centres and visible through the Travel Assist Portal

COVID-19 Dashboard

– COVID-19 global map view, snapshot summary of the countries COVID-19 risk level, national control measures, flight and entry bans and quarantine stipulations in place

My Zurich

– our secure, online customer portal, which enables you to quickly monitor and act on your risk management information, in all countries across all of your locations, in real time.

For more information on Zurich Canada's Business Travel Accident and Zurich International Programs, please speak to your broker or local Zurich contact or Sanjeeva Goonetilleke AVP, Travel Insurance 416-586-2544 (Office) | 647-403-5869 (Mobile) sanjeeva.goonetilleke@zurich.com

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