

## Quick Guide to Business Travel Insurance

Business Travel coverage is separated into four sections which can be purchased individually if preferred. Since this covers business trips only it is not expected that children or travellers over the age of 75 would need cover.

### **Personal Accident Section**

- Accidental death and permanent injury as a result of an accident happening whilst you are on the trip
- Weekly Disablement benefit for adults who are temporarily unable to work.

### **Exclusions**

- The Personal Accident section (death, permanent injury, temporary total disablement) excludes scuba diving, snow skiing and the like.

### **Medical and Emergency Expenses Section**

- Any incidentals that are not covered by the traveller's regular medical insurance, such as prescriptions
- Emergency expenses could include additional cost of transportation and accommodation incurred as a result of death of or injury to the insured person or anyone travelling with them

### **Cancellation and Curtailment Section**

Many travel expenses are non-refundable so the unexpected cancellations or curtailment of your trip could be costly. This provides cover for

Lost deposits, non-refundable fees for transportation and accommodation if the trip is cancelled or cut short because of:

- 1) Death, Injury, Illness or Quarantine of the Insured Person
- 2) Death, injury, illness of
  - a) a close family member
  - b) a travelling companion
  - c) a business associate
- 3) Jury Duty
- 4) Hijacking of the plane

### **Exclusions**

Flight delays/cancellation due to

- weather e.g. hurricanes, snow storms
- mechanical problems
- missed connections
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### **The Personal Property Section**

#### **Covers:**

- Loss Theft or Damage to personal effects worn taken sent registered or as luggage in advance or acquired subject to \$300 limit any one article
- Loss of Money being cash travelers cheques, letters of credit, travel tickets limited to \$150 any one person

## **Guidance when making Claims**

- Notify BF&M as soon as possible of any loss or any event that may give rise to a loss
- Obtain Police reports if you lose any Personal Property. If the police are not available, report the loss to the relevant persons and keep a copy of that report
- Keep all receipts for any items that you have had to replace as a result of the loss of your personal property or medical condition.
- If your credit card is stolen or lost, notify the issuing body as soon as possible as there may be a requirement under the terms of use of that card.

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