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### **Companies Should Assess Business Travel Coverage, Advises USTiA**

In today's fast-paced, global economy, it's more important than ever for companies to carefully assess their travel-related insurance needs, advises the US Travel Insurance Association. This is particularly true for multi-national companies whose employees may travel abroad regularly.

According to the U.S. Department of Commerce, business travelers account for over 15% of all outbound travel. From political turmoil in the Middle East to events such as the earthquake in Japan, travel assistance and insurance services can provide life-saving help. In these as well as day to day situations, employees who travel internationally on business, or expatriates who are stationed overseas may need special types of coverage depending on the part of the world they are in.

USTiA points out that policies for corporate travel and/or expatriate policies are usually customized to meet each company's needs. For example, a large multinational company, nonprofit organization or other business whose employees frequently travel or work abroad will usually select a comprehensive program that provides 24 hour/7 day medical and other assistance, including international safety and security-related services.

A comprehensive policy, for instance, might cover:

- Travel risk management, providing international intelligence briefings and consulting on safety and security. This would include travel alerts on potentially dangerous areas, and health and safety-related information by destination.
- Assistance services to help coordinate medical treatment for illness or injury, arrange medical evacuations and provide emergency legal consultation and referrals
- Emergency security to evacuate employees in times of turmoil or potentially dangerous situations.
- Medical treatment for accidents and illness while abroad.
- Baggage loss or delay, including business equipment

Other types of coverage include:

- War Risk policies which provide special coverage for employees working in a war zone or other potentially dangerous areas.
- Foreign workers' compensation.
- Expatriate Travel Medical policies for employees and their families with long-term assignments abroad. These policies provide medical coverage similar to traditional U.S. domestic health insurance.

Travel insurance and assistance services can play an important role in any travel management program, helping companies contain costs, mitigate legal liability, and retain quality employees. For employees, travel insurance and assistance services help provide peace of mind and confidence in

their company, knowing that they will be covered in case of medical or other needs while traveling or living overseas.

### **How to find a reputable company**

To locate a reputable company providing corporate travel and assistance services, visit [www.ustia.org](http://www.ustia.org). UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry. With a mission to educate the public on travel insurance while maintaining high industry standards, UStiA is a non-profit association of insurance carriers and allied businesses involved in the development, administration and marketing of travel insurance and assistance. Travel insurance and assistance services are available from corporate travel agencies, insurance brokers, and directly from the companies themselves.

UStiA also sponsors [TRIP.ustia.org](http://TRIP.ustia.org) (Travel Responsibly, Informed, and Protected), a consumer advocacy web site with helpful information including timely tips on travel, health, safety, and security.

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