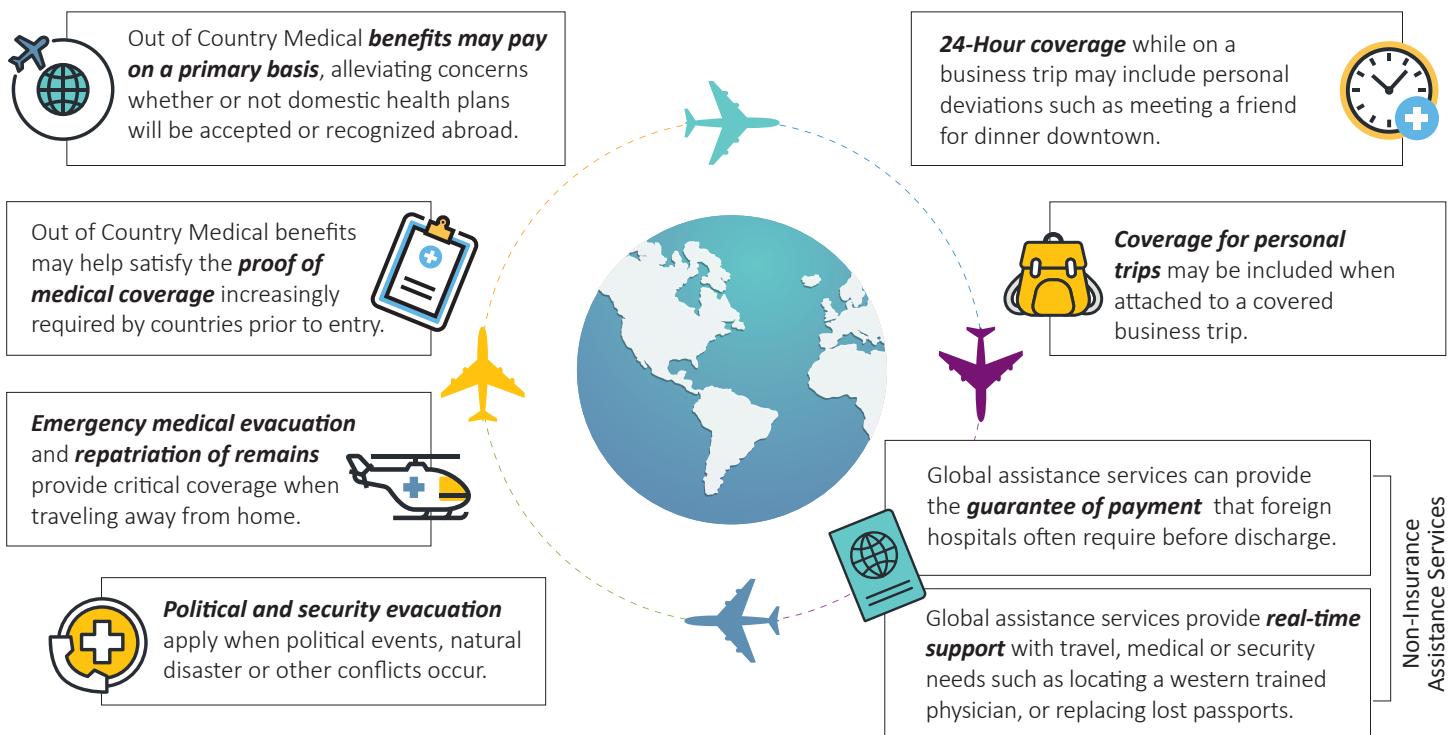


BUSINESS TRAVEL ACCIDENT

Coverage that spans beyond business as usual

Business travel is picking up momentum as we navigate new travel norms. Group travel for conferences, retreats, and team gatherings is on the rise. “Bleisure” travel (business + leisure) is trending upward – especially after years of travel restrictions. Berkley Accident and Health’s Business Travel Accident Insurance (BTA) offers your clients comprehensive, cost efficient benefits. Policies are paired with non-insurance assistance services that coordinate emergency help or provide travel support like refilling prescriptions abroad or preparing travelers with important local customs.

Berkley Accident and Health’s BTA provides valuable benefits and services at an affordable cost:



Help your clients and their employees regain the confidence to travel for business again.



| Business Travel Accident Insurance and Assistance Services Highlights | Applies to | |
|--|-----------------------------------|----------------------|
| | Domestic Travel | International Travel |
| Covers employees on and off-the-job while on a covered trip. | ✓ | ✓ |
| Coverage can extend to expatriates, contractors, spouses, dependents, non-employee board members and guests. Tailor the policy with multiple classes to best meet their needs. | ✓ | ✓ |
| Covers personal trips taken immediately before or after business travel. | ✓ | ✓ |
| Helps to fill gaps in coverage and pays in addition to any other existing insurance. | ✓ | ✓ |
| Emergency Medical Evacuation benefit helps to relocate employees to the nearest qualified medical facility if they suffer from a covered accident during a covered trip. | ✓ (when > 100 miles from home) | ✓ |
| Repatriation of Remains benefit provides coverage to return the mortal remains back home if a covered accident results in loss of life during a covered trip. | ✓ (when > 100 miles from home) | ✓ |
| Medical indemnity benefits help to offset large health insurance deductibles and other out-of-pocket costs if an employee is injured during a covered trip. | ✓ | |
| Out-of-Country Medical benefits may pay on a primary basis when an Insured becomes injured or ill on a covered trip. | | ✓ |
| Security Evacuation benefit helps to transport an employee in danger to the nearest place of safety. | | ✓ |
| 24-Hour global travel assistance services help employees with any travel, medical, and security needs while traveling. (not insurance benefits) | ✓ (when > 100 miles from home) | ✓ |

| Coverage Scenarios | Bolster Your Benefit Offerings |
|--|---|
| <p>Would your client's existing coverage activate in these accidents or emergencies?*</p> <p> An employee arrives a day early for an industry conference in New York. She trips and falls while sightseeing around the city and fractures her wrist.</p> <p> An executive travels to Canada to meet with a client. After the meeting, the client invites him to play golf the next day. While on the course, the golf cart flips and he sustains a broken arm.</p> <p> An earthquake strikes Japan while employees are there for work. A major tsunami is expected to follow. For safety reasons, the employees need to return home, but are unable to book a flight to the U.S.</p> | <p>BTA is an affordable way for companies to provide valuable coverage. On average, a policy costs \$50-\$100 per year per traveling employee, depending on industry, travel exposure, and the coverage and benefits chosen, with a minimum premium of \$1,500.</p> <ul style="list-style-type: none"> • Three-year policies are available. • Commission is paid on new and renewal business. • BTA helps you introduce a new product to existing clients and it complements products that you're already selling. <p><i>For more information, contact your Berkley Accident and Health representative or email us at SpecialRiskSolutions@berkleyah.com.</i></p> |

*Scenario is fictitious and used for illustrative purposes only. It assumes no exclusions or limitations apply. Exclusions and limitations may apply in other scenarios.

Coverage is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member This is a brief description of coverage provided under policy form series AH52051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa- California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa- California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy [and certificate] for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.