



How valuable is  
your IT Manager  
for you?

Protection  
for under  
**1 CHF**  
a day

Corporate Travel Insurance<sup>CTI</sup>

 **EUROPEENNE  
EUROPÄISCHE  
EUROPEA**  
YOUR TRAVEL INSURANCE

**Your employees are your assets. You should protect them as best as possible because a crisis situation on business trips can have far-reaching financial consequences.**

**Corporate Travel Insurance<sup>CTI</sup> from EUROPÄISCHE offers worldwide insurance cover and comprehensive on-the-spot information and assistance services. All for under 1 CHF a day.**





## Why is Business Trip Insurance important?

### Cover for employees and human capital

A major risk to the company (for SMEs, in particular) lies in the concentration of knowledge and business contacts with a few key personnel. These key staff members go away on business trips more than the average employee, when there is a risk of an accident or sickness every day. In an emergency, they are reliant on professional help.

### Duty of care of the employer

Within the scope of his duty of care, the employer must take adequate measures to protect the health of his employees. As well as causing damage to the company image, failure to take precautions with respect to insurance cover and assistance on business trips can lead to liability claims and high financial costs.

### Treatment costs outside Switzerland

In certain countries, medical and hospital bills can turn out to be extremely high so that the compulsory basic insurance cover is not sufficient.

### Unforeseen problems and costs

In addition to accidents and sickness, cancellations, flight delays or lost baggage can have a great impact on efficiency and the costs of business trips.

## What does Corporate Travel Insurance<sup>CTI</sup> offer you?

Corporate Travel Insurance<sup>CTI</sup> is a comprehensive package of insurance cover and services which protects your employees on business trips, covers unforeseeable travel and treatment costs and ensures compliance with your duty of care as an employer. We offer you:



### Emergency hotline

The 24-hour helpline guarantees urgent help at any time – worldwide.



### Medical assistance

In an emergency, an experienced team of experts helps to organise on-the-spot medical care and/or medical repatriation.



### Travel information, administrative help and services

Support for your employees before and during the business trip through the internet portal, [www.companytip.de](http://www.companytip.de).



### Tailor-made travel insurance cover

Customised cover for cancellation, lost baggage and medical treatment costs.



Cover for cancellation costs if the business appointment is called off by the business partner.



**NEW**



## Corporate Travel Insurance<sup>CTI</sup>. The insurance benefits.

Insurance benefits

Maximum sums insured under the various types of cover, in CHF

	<b>CLASSIC</b>	<b>COMFORT</b>	<b>EXECUTIVE</b>
<b>Cancellation costs when the business trip does not take place (sickness, accident, ...)</b>		5,000	20,000
<b>Additional insurance for treatment costs abroad</b>	100,000	200,000	500,000
<b>Loss, theft and delayed arrival of baggage</b>		2,000	15,000
<b>Insurance cover for accidents</b>			
In case of death		100,000	200,000
In case of disability		200,000	400,000
<b>SOS-protection/medical assistance</b>			
Search and rescue costs	30,000 p.p.	30,000 p.p.	30,000 p.p.
Transport to the hospital			
Repatriation	unlimited	unlimited	unlimited
Bedside visits by relatives (max. 2 people)	5,000 p.p.	5,000 p.p.	5,000 p.p.
Transportation to home country in case of death	unlimited	unlimited	unlimited
Additional costs for unscheduled return			
Travel costs for stand-in employees	Economy class flight	Economy class flight	Economy class flight
<b>Assumption of additional costs when a connecting flight is missed</b>		500	2,000
<b>Travel information, administrative help and service</b>			
Online information portal for travel, country, safety and medical information	Internet Hotline	Internet Hotline	Internet Hotline
Medical information service			
Financial advance in the event of loss or theft of currency abroad			
Organising the blocking of mobile telephones, credit and account cards			

### ADDITIONAL COVER

**Cancellation costs if the business trip does not take place due to cancellation of the business appointment by the business partner**

2,000

This leaflet is only a summary of the insurance benefits. It does not include the full wording or all the coverage details, conditions and exclusions of the proposed insurance policies. For the full range of insurance benefits, please see the General Conditions of Insurance (AVB) E488.



## What does Corporate Travel Insurance<sup>CTI</sup> cost?

The premium for Corporate Travel Insurance<sup>CTI</sup> is based on the number of employees and the travel volume of a company. The relevant premiums are listed on the proposal form.

## Why have over 30,000 corporate clients already opted for EUROPÄISCHE products?

### Service quality

Fast and unbureaucratic claims settlement is our top priority. Our Service Pool employees are always available to give you professional help and support.

### Innovative products

EUROPÄISCHE REISEVERSICHERUNG is the first insurer in Switzerland to offer additional cover for cancellation of business appointments by the business partner.

### Additional services

The exclusive online-information portal, [www.companytip.de](http://www.companytip.de), provides information on current travel, country, safety and medical circumstances for optimal travel preparation.

### International network

EUROPÄISCHE Basel is a member of the leading European travel insurance group, [www.eti-group.biz](http://www.eti-group.biz). We have ready access to a Europe-wide network of affiliated companies.

### Crisis management

We not only offer one-stop insurance solutions, information and services, we are also there for you when things get really tight. International crisis management with experienced specialists is crucial in an emergency.

[www.erv.ch](http://www.erv.ch)  
[www.eti-group.biz](http://www.eti-group.biz)

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