



## Security during business travel.

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 are now also able to offer short-term insurance cover for events, congresses or corporate occasions for your internal and external personnel or for guests from abroad.

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

### Personal attention

Welcome to ERV. Our business travel team welcomes the opportunity to give you personal and individual service.

### Service quality

The expert discussion partners at ERV give you the best possible service quality and flexibility, together with fast and unbureaucratic claim settlement.

### Insurance cover to meet your needs

We provide you with an insurance solution tailored to the specific needs of your business with no superfluous extras.

### Round-the-clock emergency call center

Our 24-hour helpline guarantees rapid assistance with professional crisis management at any time – all over the world.

### 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

We assist your personnel before and during their business travel via our [www.companytip.de](http://www.companytip.de) internet site which provides helpful travel information.

## Why is business trip insurance important?

### 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.

### 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.

### Treatment costs outside Switzerland

In certain countries (e.g. USA, Canada, Australia, Japan), 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.

### Cover for civil liability claims

Civil liability claims can cause enormous costs and ruin employees and the business financially unless they have taken out adequate cover.

### Protection of legal interests

Even outside their business activities, employees need the reassuring certainty that their legal interests are being professionally represented and that the legal costs incurred will be borne by the insurer.

### Damage to hired vehicles

When claims are made under comprehensive and theft insurance for hired vehicles, business travellers often receive large bills for excess sums.

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

	ECONOMY	BUSINESS	PREMIUM
<b>Cancellation costs</b> When the business trip does not take place (sickness, accident, death etc.)	5,000	20,000	60,000
<b>Flight delay</b> Assumption of additional costs when a connecting flight is missed	500	1,000	2,000
<b>SOS-protection/crisis cover/ medical assistance</b>			
Transport to the hospital	unlimited	unlimited	unlimited
Repatriation to place of residence	unlimited	unlimited	unlimited
Transportation to home country in case of death	unlimited	unlimited	unlimited
Search and rescue costs	50,000	50,000	50,000
Bedside visits by relatives (max. 2 people)	costs actually incurred	costs actually incurred	costs actually incurred
Additional costs for unscheduled return	economy class flight	business class flight	business class flight
Travel costs for stand-in employees	economy class flight	business class flight	business class flight
Burial costs	–	–	10,000
Extra costs of hospital treatment as an inpatient	–	–	100 per day
<b>Medical and hospital expenses worldwide</b>			
Additional insurance for treatment costs abroad	500,000	2,000,000	unlimited
<b>Personal accident cover (capital benefit)</b>			
In case of death	100,000	200,000	1,000,000
In case of disability	200,000	400,000	2,000,000
<b>Excess guarantee for hired vehicles</b>			
Excess cover for claims under comprehensive or theft insurance	1,000	5,000	10,000
<b>Baggage</b>			
Theft, damage and loss	–	10,000	20,000
Late delivery	–	2,000	2,000
<b>Business travel legal protection</b>			
Legal protection abroad	–	250,000	500,000
<b>Business travel third-party liability</b>			
Third-party liability abroad	–	2,000,000	5,000,000
<b>Free services</b>	<ul style="list-style-type: none"> <li>✓ Round-the-clock service/365 days a year</li> <li>✓ Medical information service</li> <li>✓ Financial advance in the event of loss or theft of currency abroad</li> <li>✓ Online information portal for travel, country, safety and medical information</li> <li>✓ Organising the blocking of mobile telephones, credit and account cards</li> <li>✓ Notifying family members in an emergency</li> <li>✓ Administrative referral to an embassy or attorney in an emergency</li> <li>✓ Notifying transport companies and hotels in case of delays</li> </ul>		

	ADDITIONAL COVER
<b>Cancellation costs</b> If the business trip does not take place due to cancellation of the business appointment by the business partner	2,000

Maximum sums insured in CHF and per person.

## Corporate Travel Insurance<sup>CTI</sup> insurance proposal

### Information on the applicant/policyholder

Company name	Sector
Street/No.	Postcode/town
Number of business travellers	Number of days of travel per year
Contact person <input type="checkbox"/> Mrs <input type="checkbox"/> Mr	Title
	Department
Surname	First name
Telephone	E-mail

### Desired insurance cover (please tick applicable)

ECONOMY  BUSINESS  PREMIUM  Additional cover

Desired inception date

### Scope of cover

Number of days of travel per year	ECONOMY	BUSINESS	PREMIUM	ADDITIONAL COVER*	Annual premium
<input type="checkbox"/> Individual	150	300	600	200	
<input type="checkbox"/> Max. 250	625	1,250	2,000	500	
<input type="checkbox"/> Max. 500	1,250	2,500	4,000	1,000	
<input type="checkbox"/> Max. 750	1,875	3,750	6,000	1,500	
<input type="checkbox"/> Max. 1,000	2,500	5,000	8,000	2,000	
<input type="checkbox"/> Max. 1,500	3,750	7,500	12,000	2,500	
<input type="checkbox"/> Max. 2,000	4,800	9,000	15,000	4,000	
<input type="checkbox"/> Max. 2,500	5,750	11,000	17,500	6,500	
<input type="checkbox"/> Over 2,500	Inquire with ERV				

\* Only possible in combination with Economy, Business or Premium

All annual premiums in CHF include Swiss stamp duty. Conditions as of September 2017. We reserve the right to amend services and premiums at any time.

The applicant confirms that he has completed the above details in full, correctly and truthfully, and acknowledges that in the event of a breach of his duty of disclosure in accordance with Art. 6 of the Swiss Insurance Contract Act the Company can terminate the contract and refuse its obligation to pay benefits and/or reclaim any payments already made. The applicant also confirms that he has received a copy of the applicable General terms and conditions of insurance (GCI), the information sheet entitled "Information about your insurance policy", and information from the agent in accordance with Art. 45 of the Swiss Insurance Supervision Act. The applicant acknowledges that this application shall remain binding for a period of 14 days providing he has not stipulated a shorter time frame for acceptance, and undertakes to pay the premium when the insurance contract is concluded.

Place Date Applicant's signature

## For internal use only

Broker number

Name

Company name

Street/No.

Postcode/town

Other information (comments, questions, special requests)



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

The premium is based on the travel volume of a company. The relevant tariffs are listed on the proposal form.

## Why are more and more business travellers opting for ERV products?

### Professional 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.international-assistance.group.com](http://www.international-assistance.group.com))

### Innovative products

ERV was the first insurer in Switzerland to offer additional cover for cancellation of business appointments by the business partner.

### Helpful hints to prepare your journey

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

ERV Basel is a member of the leading European travel insurance group, [www.etig.com](http://www.etig.com). We have ready access to a worldwide network of affiliated companies.

### Great flexibility

Corporate Travel Insurance<sup>CTI</sup> is an extremely flexible modular system by which we are able to cover almost all your insurance needs with just one product.

### Experience over many years

Since 1919, ERV has been a leading Swiss travel insurer. When you need to claim, you benefit from our long experience and professional expertise.

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. The actual insurance contract and the General conditions of insurance (GCI) E488 remain authoritative in any case.

Conditions as of September 2017. We reserve the right to amend services and premiums at any time.

## Special insurances

We will be pleased to advise you personally on our other product modules.

### Crisis territories

Within the limits of the possibilities of a civilian organisation, ERV is able to include crisis territories in a business travel contract. The destinations and travel volume must be declared in advance to make sure that the right premium charges are made.

### Private travel

For some categories of personnel, private travel can be included in the business travel contract.

### Fringe benefits

In combination with a business travel insurance, ERV provides generous fringe benefits for your employees. They benefit from preferential terms and conditions for our entire range of products.

### Medical/Guest Insurance

Protection for your guests from abroad in instances of illness or accident. Cover is provided for medication, medical consultation and hospital admissions as well as emergency transport with medical attendance to the place of residence abroad, as well as repatriation to the last place of residence in the event of death. We offer short and long-term year-round solutions with supplementary or full cost cover (e.g. business travel, corporate occasions, events and congresses, other events).

### Motor vehicle breakdown assistance for hired vehicles abroad

You have an opportunity to include motor vehicle breakdown assistance in your business travel contract. Cover applies to all hired vehicles driven abroad (passenger cars). The consequences of traffic accidents, breakdowns or vehicle theft are covered, including e.g. towing costs, on-site breakdown service and costs of continuing your journey.

EUROPÄISCHE REISEVERSICHERUNGS AG, ST. ALBAN-ANLAGE 56  
P.O. BOX, CH-4002 BASEL, PHONE 058 275 22 10, FAX 058 275 26 76  
CTI@ERV.CH, WWW.ERV.CH/CTI

 ETIG – MEMBER OF THE EUROPEAN TRAVEL INSURANCE GROUP  
THE LARGEST TRAVEL INSURERS ASSOCIATION IN EUROPE

E4861.300.09.17



# Corporate Travel Insurance<sup>CTI</sup>

Your tailor-made insurance cover for

- ✓ business trips
- ✓ events
- ✓ congresses
- ✓ corporate occasions

**Without deductible**

EUROPÄISCHE  
REISEVERSICHERUNGS AG  
POSTFACH  
4002 BASEL



Geschäftsantwortsendung Inviu commerciale-risposta

Envoi commercial-réponse

Nicht frankieren  
Ne pas affranchir  
Non affrancare

 **ERV**  
Your travel insurance