

IHI BUSINESS TRAVEL



YOUR HEALTH ABOVE ALL



SAFE TRAVEL – ALL OVER THE WORLD

IHI Business Travel provides cover for treatment of acute illness and injury, no matter where the business traveller goes. Our objective is to provide security and leave nothing to chance.

In case of hospitalisation, we will give immediate assistance, be it day or night. The insured, the company, the treating physician or the hospital will always be able to reach us at our 24-hour Emergency Service. We will issue a guarantee of payment so that all hospital bills will be sent directly to IHI and be paid by us.

IHI Business Travel allows the company and its employees to freely choose the physician or hospital they prefer if they need medical assistance abroad. Our network and hospital specialists can give advice and provide information about hospitals, clinics, and treatment methods. This way, every employee can travel safely all over the world.

COVER FOR EVERYBODY

IHI Business Travel has no limitations as to who is eligible for cover. The company decides who should be covered: board members, spouses, children, guests etc.

Employees up to the age of 79 are accepted. Pre-existing conditions are normally excluded on the policy, but may in some cases be accepted if medical information is submitted to the Company.

COVER FOR ALL TYPES OF TRAVEL

IHI Business Travel can be used for all travel purposes: meetings, conferences, study, short-term stays abroad etc. If the trip is prolonged with a private holiday, and the company approves, this may also be included on the policy.

The insurance covers all types of jobs, including for instance manual labour. All kinds of sports activities are covered as well. If the company has employees in countries or regions characterised by warlike situations, we only impose a premium surcharge in very few cases. Furthermore, our insurance plans do not exclude accidents resulting from terrorist acts.

Coverage is effective for travel periods of up to 12 months per trip.

WE EXPECT YOU TO HAVE HIGH EXPECTATIONS

We employ only highly skilled staff with extensive international experience and language skills. This enables us to assist our clients in the best and most efficient way.

We do not want to compromise with regard to quality. This is why IHI Business Travel offers the maximum cover and safety for business travellers. No deductibles are applicable, and no co-insurance either. We prefer to cover almost everything 100%, with only the overall insurance amount as a limit. For a full list of benefits, please see page 5.





COVER AND BENEFITS

The maximum amount per insured person per trip is USD 300,000 / EUR 250,000 / CHF 400,000 under the Basic Cover. The cover may be enhanced by including the baggage supplement.

BASIC COVER	USD	EUR	CHF
Hospitalisation	100%	100%	100%
Outpatient treatment by a doctor/specialist	100%	100%	100%
Prescribed medicines	100%	100%	100%
Prescribed treatment by a physiotherapist/chiropractor	2,500	2,000	3,400
Provisional pain-stilling dental treatment	200	165	270
Ambulance transportation	100%	100%	100%
Medical evacuation	100%	100%	100%
Return trip	100%	100%	100%
Compassionate emergency repatriation	100%	100%	100%
Next-of-kin accompaniment	100%	100%	100%
Compassionate emergency visit	100%	100%	100%
Board, lodging and local transport for a person summoned or accompanying the insured, per person per day	300	250	400
Statutory arrangements in case of death	100%	100%	100%
Home transportation of the deceased	100%	100%	100%
Personal accident - death & disability	15,000	12,000	20,000

BAGGAGE SUPPLEMENT	USD	EUR	CHF
Theft or loss of baggage	1,000	800	1,350
Delayed baggage	250	200	340

The complete terms and insurance sums are stated in the Policy Conditions.

HOW TO TAKE OUT THE INSURANCE



IT IS EASY TO TAKE OUT THE INSURANCE

One of the great advantages of IHI Business Travel is that it is easy to take out the insurance. Your company is not required to report names, date of birth or state of health of its employees. You only need to fill in one Application Form for the whole company in order for us to issue the policy.

We will issue one collective policy for the company covering all travellers. The insurance is taken out for a 1-year period and is renewed every year.

Upon entering into the agreement, the company makes an estimate of the travel activity undertaken by its employees, including all other relevant persons, such as board members, spouses, guests etc. who should be included on the policy.

Upon renewal, the travel activity may have changed, and the policy can easily be adjusted accordingly with either more or less travel days.

GOLD INSURANCE CARDS TO ALL TRAVELLERS

Together with the insurance policy, IHI will issue a number of gold cards to be distributed to all travelling employees. The gold cards provide information about the company name and policy number and include full details about how to get in contact with IHI's 24-hour Emergency Service.

We have to admit that the card is not made of real gold, but we can assure you that it is worth much more to our many clients if they experience illness or are injured and need our help while they travel abroad.

HOW TO GET A QUOTATION FOR IHI BUSINESS TRAVEL

If you wish to receive a more detailed quotation, please contact us or your local IHI representative. The premium will be quoted per year and depends on the total annual travel activity. Please note that a minimum of 200 travel days per year is required. If your company does not have 200 travel days per year, we can recommend to take out IHI Travel instead.

We will be happy to provide more details about the cover, so that you have all the information you need to choose the best travel insurance cover for your employees.



IHI TRAVEL

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RESPONSE CENTER

International Health Insurance danmark a/s
8, Palaegade, DK-1261 Copenhagen K
Denmark

Opening hours:
08:00 a.m. – 08:00 p.m. on weekdays.
Telephone: +45 70 23 23 13
Fax: +45 33 32 25 60
E-mail: response@ihi.com

*International Health Insurance danmark a/s
has insured people of all nationalities for more
than 30 years. The sound financial standing
of the Company and the strict standard
of regulations set by the Danish Insurance
Contracts Act and the European Supervision
Authorities guarantee the best possible
security for our clients.*

24-HOUR EMERGENCY SERVICE
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