

Make sure members are covered if an accident derails their trip.

Travel Accident Insurance

For Broker Use Only

Overview

Accidents can happen to any of us. The Travel Accident Plan from The Hartford can help reduce their potential financial burden. This plan will pay a benefit for loss of life due to various types of travel-related covered accidents. These include:

Type A: On a Common Carrier

Accidents that occur while a covered person is a fare-paying passenger on a Common Carrier (bus, train or airplane).

Type B: Interstate Highway Motor Vehicle

Accidents that occur while a covered person is the licensed operator of, or passenger riding in, entering or alighting from a motor vehicle while on an interstate highway.

Type C: Non-Interstate Motor Vehicle and Pedestrian

Accidents that occur while a covered person is a pedestrian or the licensed operator of, or passenger riding in, entering or alighting from a motor vehicle.

**Our customers
have counted on us
since 1810.**

Product Specifications

Eligibility Age	18+
Termination Age	No policy age limit
Death Benefit (varies by type)	Type A: \$25,000 - \$250,000 Type B: \$20,000 - \$150,000 Type C: \$15,000 - \$100,000
Benefit Reduction	50% at age 70
Rate Basis	Single rate for all ages
Underwriting Basis	Guaranteed issue
Family Coverage	Available
Special Programs	Loyalty and Escalatory Programs available

See available options listed on the reverse side.

This Travel Accident Plan can be structured to pay different benefit amounts based on the defined “Type” of accident. The plan can also be structured to include Type D accidents (all other non-travel related accidents), creating a plan that offers 24-hour coverage.

Everyday life presents challenges that can’t be ignored.

In 2022, motor vehicle injuries accounted for an estimated 5.2 million medical visits.¹ Many individuals may not have a proper plan in place for an unexpected death and the monthly expenses that still need to be paid. The Hartford’s Travel Accident Plan can provide important coverage for unexpected events.

Available Options

Combine the standard features listed on page 1 with any of the following options, and you’ve got a package that’s tough to beat.

Available Benefit	Description
Hospital Accident benefit	Pays a daily benefit for a period of hospitalization due to a covered injury.
Intensive Care Unit Confinement benefit	Pays a benefit when ICU confinement occurs due to a covered injury and the first day of confinement is within 30 days after the accident.
Outpatient benefit	Pays a benefit if an insured sustains a covered injury and receives treatment at an outpatient facility or emergency room within 72 hours of the accident.
Recuperation benefit	Pays the same amount of days as the Hospitalization benefit.

Higher benefit amounts and different age limits are available under certain conditions. Some features and options may not be available with all policies or approved in all states.

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¹ National Safety Council (2022). Injury Facts®, 2022 Edition. Viewed on March 2025.

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