

Why is business travel insurance important?

Employer's duty of care

As an employer, it is within the scope of your duty of care to take appropriate measures to protect the health of your employees. A lack of provision for insurance cover and assistance on business trips can lead to liability claims and high financial burdens, and may also damage the company's image.

Protection of employees and human capital

One major risk for companies (especially SMEs) lies in the concentration of knowledge and business relationships among a few key people. These service providers tend to take more business trips than the average employee, exposing them to the daily risk of accidents and illness. In an emergency, they are dependent on professional help.

Medical expenses outside Switzerland

In certain countries (e.g. USA, Canada, Australia, Japan), medical and hospital bills can be extremely high, exceeding the protection offered by compulsory basic insurance.

Unforeseen problems and costs

In addition to accidents and illness, other problems like cancellations, flight delays and lost baggage can also have a serious impact on the efficiency and costs of business trips.

Damage to rental vehicles

In the event of damage to rental vehicles as a result of comprehensive insurance and theft events, business travellers are often confronted with high deductible charges.

How much does Corporate Travel Insurance^{CTI} cost?

The premium is determined on the basis of a company's specified travel volume. Contact us for a non-binding quotation – send an e-mail to corporate@erv.ch or visit our website www.erv.ch/cti.

Supplementary insurances

Supplementary Workation insurance for flex office abroad

Offer your employees appropriate health protection while working in flex office abroad. You can thus also fulfil your duty of care in respect of your employees.

Supplementary insurance if an appointment is cancelled by a business partner

If a business appointment is cancelled by your business partner you will be reimbursed for the cancellation costs.

Supplementary insurance for accompanying persons

Insure close family members of your employees if they are also travelling.

Supplementary insurance for hospital stays in a private ward

Enable your employees to stay in a private hospital ward if they require immediate medical treatment.

This prospectus only provides a summary of the insurance benefits. It does not include the entire wording or all the cover, conditions and exclusions of the proposed insurance contracts. In each case the specific insurance contract and the General Conditions of Insurance (GCI) are decisive.

The insurer is European Travel Insurance ERV, a subsidiary of Helvetia Swiss Insurance Company Ltd domiciled in Basel, Switzerland.

European Travel Insurance ERV

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