**Insurance Tips for Business Travelers**

Do you spend your days hotel hopping? Do you see the inside of your car more than the inside of your bedroom? Many people spend a great deal of time traveling for business. If you're one of them, take a look at these insurance tips.

**On the road again**

If you're traveling for business, and the car you're driving or any of its contents are damaged or stolen, you may have several reimbursement sources to choose from. Typically, if it's a company car, the company's auto policy will apply. Check with your manager to see if you're covered. Otherwise, your personal auto policy should cover most items. Big-ticket items like laptops and cell phones may be covered under your homeowners policy. If you're not sure, talk to your insurance agent.

**You can't fool Mother Nature . . . or your insurer**

Your auto insurer sets your premium (the amount you pay for insurance) based on several factors, including:

* Type of car
* Primary use (business, pleasure, primary, secondary)
* Miles driven per year
* Geography
* Your driving record

If you use your car primarily for business (e.g., traveling to see sales clients, making court appearances, delivering products), tell your insurance company. If you don't, it may wind up costing you in the end.

**Plan ahead**

If you travel a lot for business, you should consider some form of travel insurance. Although many companies provide employees with any insurance coverage they might need, you'll want to know what you have, what it covers, and what (if any) additional coverage you might need.

Whether your insurance is bought as a package or in separate components, the following coverage may be available:

* Accidental death and dismemberment
* Emergency medical
* Lost luggage
* Evacuation (returned home--medically necessary)
* Rental car
* Repatriation of remains (returned home for burial)
* Trip cancellation
* Trip interruption
* Travel delay

Some plans are specifically designed for business travelers. Ask your insurer or travel agent, or search the Internet for a company that provides this kind of coverage.

**All health insurance plans are not created equal**

Your employer probably provides group health insurance as an employee benefit. But did you know that it may not cover you if you get sick in a foreign country? Getting sick is never a treat, but when it happens in a foreign country and you don't have adequate health insurance, it can be a nightmare. Typically, you'll be expected to pay at the time of service, and that can be very expensive. So, if you travel abroad for business (or even for vacation), you'll want to look into short-term supplemental medical coverage. Any long-term (e.g., more than 90 days) travel outside the United States, Canada, or Mexico should be checked out with the insurance company before you go.

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