

## Press release



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### **Business travel health risks should not be underestimated**

#### ***Being prepared and aware of the stress can help mitigate potential health problems***

With almost a quarter of all travel being for business, Allianz Global Assistance Canada, a leading provider of travel insurance and assistance services, says it's important to be aware of and prepared for some of the increased risks when travelling for work.

"Certainly on a business trip you are not as likely to experience, say, a broken arm from a parasailing accident, but there are other inherent factors that can impact your health while travelling for work, not the least of which would be stress," says Dan Keon, Vice President, Market Management, Allianz Global Assistance Canada. "Fast business trips involving jetlag, disruption of normal eating habits, changing climates and having to be productive as soon as you step off the plane all can contribute to stress, which is well known for potentially exacerbating other health issues."

The Global Business Travel Association (GBTA) indicates that 23 per cent of all trips globally are for business. The GBTA predicts annual spending on business travel to reach USD \$1.6 trillion globally by 2020.

"Because business travellers are more likely to be alone, having access to medical and travel assistance is even more important," says Keon. "When you're away for work, it's also important that family and colleagues at both ends of the trip have all your travel details. Business travellers shouldn't assume that because they are just going on a short work trip that emergencies can't happen."

The federal government recommends that all Canadians obtain travel medical insurance when out of the country as no provincial healthcare plan covers the full cost of out-of-country medical expenses, which can easily mount to thousands of dollars, even for treatment of a broken bone. Serious medical conditions like a heart attack could be over \$100-thousand.

"Some business travellers may have medical travel insurance coverage through their employee benefits program. However, others may not, such as individuals who are small business owners or who work for smaller companies or start-ups," says Keon. "For those business travellers that

do not have coverage through their work benefits, an annual multi-trip travel insurance plan is worth considering, as these plans provide coverage for unlimited trips within a one year period. These plans allow the frequent business traveller to 'set it and forget', without having to repurchase or activate coverage separately for each trip within one year."

Being sick or injured while travelling alone can be stressful, even more so in an unfamiliar place or where there is regional political instability.

"When travelling alone, you can give yourself some added peace of mind by downloading the Allianz TripWise app, which features a GPS locator to help you find the closest Allianz-reviewed local healthcare provider with the phone number, address and website," says Keon. "The database includes 2,000 hospitals in 129 countries. It also allows users to find international names for common prescription medications and store a photo of their prescription label for easy reference while travelling, as well as providing updates on the status of flights."

### **Allianz Global Assistance (Canada)**

For 30 years, Allianz Global Assistance has supported travelling Canadians when they need it most with value-added travel insurance and assistance services. More than 800 employees, 70 % of whom are women, support long-term partnerships with some of the best known brands in the travel and financial services markets. Allianz Global Assistance also serves as an outsource provider for in-bound call centre services and claims administration for health insurers, property and casualty insurers and credit card companies. Allianz Global Assistance is a specialist brand of Allianz Partners for assistance and travel insurance, and is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For more information, visit [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

### **Allianz Partners**

Dedicated to bringing global protection and care, Allianz Partners is the B2B2C leader in assistance and insurance solutions in the following areas of expertise: assistance, international health & life, automotive and travel insurance. These solutions, which are a unique combination of insurance, service and technology, are available to business partners or via direct and digital channels under four commercial brands: Allianz Assistance, Allianz Care, Allianz Automotive and Allianz Travel.

This global family of over 19,000 employees is present in 78 countries, speaks 70 languages and handles 54 million cases per year, protecting customers and employees on all continents. For more information, please visit: [www.allianz-partners.com](http://www.allianz-partners.com).

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