



## Unexpected difficulties when overseas can cause employees great distress and inconvenience, as well as have wider implications for your business.

Finding the right cover for the business traveller is where the Advo Group can help. It's vital to take independent advice to ensure that the right cover is in place prior to travel.

Specialist business travel insurance reassures everyone: travelling employees feel secure and have peace of mind while employers know their staff are fully protected. Non-specialist business travel or tourist insurance can't be relied on as it won't provide for specific business needs such as flying out a replacement employee if it's required.

Business travel insurance can be taken out without excluding existing medical problems. There's no need for you to ask awkward and personal medical questions, nor will you feel you have to send a less qualified member of staff because the better qualified one has an existing medical condition.

As an extra benefit, employees can use the same insurance cover when travelling for pleasure.

### Policies can include:

- *single trip*
- *annual cover*
- *sports cover including skiing*
- *personal travel cover*

[www.advogroup.co.uk](http://www.advogroup.co.uk)