



Valuable Business Travel Accident Insurance Provided by SullivanCurtisMonroe ... At No Extra Cost



Business Travel Accident Insurance

Did you know that every five minutes a person dies in an accident?¹ It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.

Accidents
are the
leading cause
of death
in the nation
for people
up to age 41¹

The benefits outlined below are for All active, full-time salaried Employees of the Policyholder.

What type of coverage is my employer providing?

Business Trip Coverage – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel.

Benefit (AD&D) Amount = 10 times salary subject to a maximum of \$1,000,000
Aggregate Limit = \$5,000,000

What other benefits are included?

The following benefits pay the full principal sum amount:

- **Extraordinary Commutation-** An additional benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Hijacking/Skyjacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip.
- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.
- **Paralysis Benefit** – An additional benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e., Uniplegia, Paraplegia, Triplegia, Quadriplegia, or Hemiplegia).



Has my employer chosen any Supplemental or “add on” Benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Rehabilitation	10% to \$25,000
Seat Belt	10% to \$25,000
Air Bag	5% to \$10,000
Coma	See AD&D amount
Therapeutic Counseling	10% to \$25,000
Adaptive Home & Vehicle	10% to \$25,000

Benefit Descriptions:

- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Seat belt & Air Bag Benefit** –An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a driver and also wearing a seat belt. An additional amount is paid if the air bag inflated properly upon impact, as verified by the police report.
- **Coma Benefit** – An option that pays a portion of the benefit if the employee or a family member becomes comatose within a certain number of days of a injury and remains continuously comatose for a specified period of time.
- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for any necessary therapeutic counseling.
- **Adaptive Home & Vehicle Benefit** – This benefit pays for the actual one-time cost of making the employee's home and/or car accessible after an injury.

Standard Benefits include:

<ul style="list-style-type: none">• Loss of Life• Loss of Speech• Loss of Hearing• Loss of a Hand, Foot or an Eye• Loss of Thumb and Index Finger on Either Hand• Paralysis Benefit	<p>The policy pays for:</p> <ul style="list-style-type: none">• 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing.• One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing.• One-quarter (25%) for accidental loss of thumb and index finger of the same hand.
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Important Information:

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.



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1 National Safety Council, June 7, 2007.

Expertise without equal.
Benefits without burden.SM