Business Travel Accident Insurance

Protect your assets.

Help protect your employees’ financial security while they are taking care of your business.

Business Travel Accident insurance pays benefits directly to your employees or to their designated beneficiary if they are injured as a result of a covered accident while traveling for your business.

Underwritten By:
ACE Property & Casualty Insurance Company
Philadelphia, Pennsylvania
Serious injuries can have a devastating impact on the individuals and their families that survive them. That is why accident insurance is an important element in any employer’s benefit program. It can help to provide the critical financial security and resources necessary to deal with loss caused by an accident.

ACE USA Accident & Health works with corporate customers of all sizes, both domestically and internationally, to customize accident insurance coverage to help protect their biggest asset – their employees.

Business Travel Accident Insurance

ACE’s Business Travel Accident Insurance provides accidental death and dismemberment benefits for employees while traveling on company business or on a 24-hour basis for those key employees who must be available at all times to represent the company.

Benefits are available on a flat dollar basis and are based on employee classification. They include benefits for paralysis, and loss of speech and hearing. These benefits are paid in addition to Workers’ Compensation benefits or any other insurance.

Who Is Eligible For Insurance?

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>All full time officers, owners &amp; principals on a 24-hour basis</td>
<td>$250,000</td>
</tr>
<tr>
<td>2</td>
<td>All full time sales &amp; salaried employees while traveling on your business</td>
<td>$100,000</td>
</tr>
<tr>
<td>3</td>
<td>All other full time employees while traveling on your business</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

When Does Coverage Go Into Effect?

Coverage for an employee in one of the eligible classes will go into effect on the later of the effective date of the policy or when he or she becomes an eligible employee.

If an employee is not in Active Service on the date his or her coverage would otherwise go into effect, it will not be effective until he or she returns to Active Service.

When Does Coverage Terminate?

An insured employee’s coverage will end on the earlier of the date the policy terminates; the period ends for which premium is paid; or the date he or she is no longer eligible.

What’s Covered?

Accidental Death & Dismemberment Benefits

If Injury to an employee results, within 365 days of the date of a Covered Accident, in any one of the losses shown below, we will pay the Benefit Amount for that loss. The Principal Sum is the benefit shown for his or her class. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Accident.

<table>
<thead>
<tr>
<th>Covered Loss</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Quadraplegia</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>Two or More Members</td>
<td>100% of Principal Sum</td>
</tr>
<tr>
<td>One Member</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Hemiplegia or Paraplegia</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Thumb and Index Finger of the Same Hand</td>
<td>25% of Principal Sum</td>
</tr>
</tbody>
</table>
“Quadriplegia” means total Paralysis of both upper and lower limbs. “Hemiplegia” means total Paralysis of the upper and lower limbs on one side of the body. “Paraplegia” means total Paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted.

“Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech, and Loss of Hearing. “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint. “Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

**Will Benefits Reduce?**

The amount payable for a Covered Loss will be reduced if an employee is age 70 or older on the date of the Accident causing the loss.

<table>
<thead>
<tr>
<th>Age</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>70 – 74</td>
<td>65%</td>
</tr>
<tr>
<td>75 – 79</td>
<td>45%</td>
</tr>
<tr>
<td>80 or older</td>
<td>30%</td>
</tr>
</tbody>
</table>

Premium for an employee age 70 or older is based on 100% of the coverage that would be in effect if the employee were under age 70. “Age” as used above refers to the age of the employee on his or her most recent birthday.

**What Hazards Are Covered?**

We will pay the benefits described above when an insured employee suffers a Covered Loss as a result of a Covered Accident while engaging in the activity described below.

**Class 1 – 24 Hour Coverage**

We will pay benefits when an insured employee in Class 1 suffers a Covered Loss as a result of a Covered Accident - at any time, 24 hours a day, 365 days a year, anywhere in the world.

**Classes 2 & 3 – Business Travel Only**

We will pay benefits when an insured employee in Class 2 or 3 suffers a Covered Loss as a result of a Covered Accident while traveling on business in the course of your business.

This coverage will start at the actual start of the trip. It does not matter whether the trip starts at the employee’s home, place of work, or other place. It will end on the earliest of the date an employee returns to his or her home or place of work; or the date an employee makes a Personal Deviation.

“Personal Deviation” means an activity that is not reasonably related to your business and not incidental to the purpose of the trip.

**Exposure & Disappearance**

Coverage under these hazards includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which the employee was traveling.

An employee will be presumed dead if he or she is in a vehicle that disappears, sinks or is stranded or wrecked on a covered trip and his or her body is not found within one year of the Covered Accident.
What's Not Covered?

We will not pay benefits for any loss or Injury that is caused by, or results from:

• Intentionally self-inflicted injury; suicide or attempted suicide.
• War or any act of war, whether declared or not.
• Service in the military, naval or air service of any country or international organization.
• Sickness, disease, or any bacterial infection except one that results from an accidental cut or wound or pyogenic infections that result from accidental ingestion of contaminated substances.
• Piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
• Alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a doctor.
• Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice.
• Injury or death to which a contributing cause is the employee’s violation or attempt to violate any duly-enacted law, or the commission or attempt to commit an assault or a felony, or that occurs while the employee is engaged in an illegal occupation.

Glossary of Terms

• “Accident” means a sudden, unexpected event that results in Injury to an employee.
• “Active Service” means an employee is either 1) actively at work performing all regular duties on a full-time basis either at his or her employer’s place of business or someplace the employer requires him or her to be; 2) employed, but on a scheduled holiday, vacation day or period of approved paid leave of absence.

• “Covered Accident” means an Accident that occurs while coverage is in force for an employee and results in a Covered Loss or Injury for which benefits are payable.
• “Covered Loss” or “Covered Losses” means an accidental death, dismemberment or other Injury covered under the Policy.
• “Injury” means accidental bodily harm sustained by an employee that results directly and independently from all other causes from a Covered Accident. The Injury must be caused through accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

About ACE

As an organization dedicated to providing client, shareholder and employee value, ACE fosters an environment of professional excellence. It empowers its employees to deliver on the ACE promise to be creative, agile, innovative and ethical in meeting the needs of their customers and producers.

The ACE Group of Companies is one of the world’s leading providers of insurance and reinsurance. ACE USA provides insurance products and services through the U.S. operating subsidiaries and globally, through ACE global subsidiaries, in close to 50 countries on a locally admitted basis. ACE USA Accident & Health is a marketing division of ACE USA, headquartered in Philadelphia.

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This proposal is not a contract of insurance. The terms and conditions of coverage will be detailed in the policy issued once we receive your acceptance. If there are any differences between the terms and conditions of this proposal and the policy issued to you, the policy will govern.