

**GROUP TRAVEL ACCIDENT PROGRAM  
Insurance**

**Business Health Trust  
Policy No: [GTP 9118553](#)**

<i>Eligible Employees</i>	Class I: All active, Full-Time non-union employees, excluding truck drivers & delivery people of Business Health Trust member firms who are currently enrolled in any Business Health Trust Group Insurance Plan, except a group legal plan.
<i>Type of Coverage</i>	Class I: 24-hour Accident Protection While on a Trip – (Business Only)
<i>Principal Sum</i>	Class I: \$10,000.00
<i>Aggregate Limit</i>	\$1,000,000 per accident
<i>Covered Benefits</i>	<b>Accidental Death &amp; Dismemberment Bereavement &amp; Trauma Counsel Carjacking Coma Home Alteration &amp; Vehicle Mod. Paralysis Rehabilitation Seatbelt / Airbag Worldwide Travel Assistance Service (AIG Assist)</b>

**Accidental Death & Dismemberment & Paralysis**

The Company shall pay an indemnity determined from the Table of Losses if an Insured Person sustains a loss stated therein resulting from injury.

**Seat Belt**

An additional 10% of the Principal Sum amount up to a maximum of \$25,000 will be paid if the Insured Person suffers loss of life despite restraint by a seat belt in a covered automobile accident.

**ADEA Schedule**

The Principal Sum applicable to any insured person shall be the percentage shown in the following schedule:

<b>AGE ON DATE OF ACCIDENT</b>	<b>PERCENTAGE OF AMOUNT OTHERWISE PAYABLE</b>
Under 70	100%
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

## Accidental Death and Dismemberment

If Injury to the Insured Person results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Principal Sum shown below for that Loss:

<u>For Loss of</u>	<u>Percentage of Principal Sum</u>
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye.

“Quadriplegia” means the complete and irreversible paralysis of both upper and both lower limbs. “Paraplegia” means the complete and irreversible paralysis of both lower limbs. “Hemiplegia” means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body. “Limb” means entire arm or entire leg.

If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions, and termination provisions. For complete details of the coverage(s) contact your Human Resources representative.

Insurance Underwritten by AIG Life Insurance Company, Wilmington, DE.

### ***AIGAssist® Services***

Emergency Assistance Program, 24 Hour worldwide assistance while away from home. An outline of the assistance services appears below. Additional information is available through your employer.

#### ***Pre-Travel Assistance***

- Advice on required and recommended immunizations
- Health information and precautions for medically remote or underserved areas
- Information for handicapped disabled travelers
- Help in arranging special medical services needed while traveling

#### ***Travel Assistance***

- Worldwide, 24-hour telephone contact for advice on handling losses and delays
- Help with lost passports, tickets and documents
- Advice on filing travel-related claims
- Arrange shipments of forgotten, lost or stolen items
- Relay emergency messages

#### ***Medical Emergency Services***

- Worldwide, 24-hour medical location service
- Medical case monitoring, arrange communication between patient, family, physicians, employer, consulate, etc.
- Medical transportation arrangements
- Emergency message service for medical situations

#### ***Legal Assistance***

- Arranging contact with a local English-speaking attorney
- Worldwide, 24-hour contact for non-criminal legal emergencies
- Legal referral to help you locate a consular official or attorney

#### ***Travel Assistance Phone Numbers:***

If in the United State or Canada Call 1-800-626-2427

If outside the United States Call 0+1-713-267-2525 **Collect**

Non-insurance services under the AIGAssist® program are provided by AIG International Services.

**Exclusions:**

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism
2. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by this Policy
3. declared or undeclared war, or any act of declared or undeclared war
4. sickness, or disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
5. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. the Insured being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. the Insured being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. the Insured's commission of or attempt to commit a felony.
10. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.

**Beneficiary Designation:**

The beneficiary designation for each Insured Person shall be in accordance with the following in descending order of preference:

1. The person or persons specifically designated in writing by the Insured Person for the policy, and on file with the Policyholder; otherwise;
2. The beneficiary as specified in the Policyholders' in force group life insurance contract; otherwise;
3. In equal shares to the members of the first surviving class of the following classes of beneficiaries: (a) spouse; (b) children, if living; otherwise to their descendants per stirpes; (c) parents; (d) brothers and sisters, if any; otherwise;
4. The estate of the Insured Person.

***Subject to Policy GTP 9118553 Provisions. This is not a legal document. If there is a dispute, the governing document will be the Policy. This document is used solely as a communication between the Policyholder and its employees.***