

**PERSONAL ACCIDENT PROGRAM
Insurance**

**Business Health Trust
Policy No: PAI 8037652**

Eligible Employees

- Class I: All active, full-time Owners, Partners, Corporate Officers, Managers, Supervisors, Department Heads, Administrators, Salesmen, Clerical and Other Salaried Employees (excluding professional athletes) of participating member firms of the Policyholder.
- Class II: All Eligible Spouses and Eligible Dependent Children of Class I Insureds.
- Class III: All other active, full-time Employees of participating member firms of the Policyholder not in Class I
- Class IV: All Eligible Spouses and Eligible Dependent Children of Class III Insureds

Type of Coverage

- Class I: 24-hour Accident Protection
Class II: 24-hour Accident Protection
Class III: 24-hour Accident Protection
Class IV: 24-hour Accident Protection

Principal Sum

Class I: \$25,000 to \$250,000 in increments of \$25,000

Class II: **For an Insured Dependent Child.** If an Insured Dependent Child suffers a loss for which a benefit is payable under the Policy and there is an Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$25,000 or 10% of the Insured's Principal Sum on the date of the accident causing the loss. If there is Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$25,000 or 15% of the Insured's Principal Sum on the date of the accident causing the loss.

Class III: \$25,000 to \$100,000 in increments of \$25,000

Class IV: **For the Insured Spouse.** If an Insured Spouse suffers a loss for which a benefit is payable under the Policy and there is an Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 40% of the Insured's Principal Sum on the date of the accident causing the loss. If there is no Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 50% of the Insured's Principal Sum on the date of the accident causing the loss.

Covered Benefits

**Accidental Death & Dismemberment
Common Carrier
Conversion Privilege
Family Coverage
Paralysis
Seatbelt / Airbag
Tuition Benefit
Worldwide Travel Assistance Service (AIG Assist)**

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:

AGE ON DATE OF ACCIDENT	PERCENTAGE OF AMOUNT OTHERWISE PAYABLE
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%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger on Same Hand	25%
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

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

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

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
2. sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism, or ptomaine poisoning;
3. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - c. riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.;
4. declared or undeclared war, or any act of declared or undeclared war;

5. Full-time active duty in the armed forces, of any country or international authority, except the National Guard or organized reserve corps duty (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded)
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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 PAI 8037652 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.