



GROUP TRAVEL ACCIDENT PROGRAM

Insurance for

BUSINESS HEALTH TRUST

Policy No: PAI 0009132490

Eligible Employees

- Class 1: 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 2: All Eligible Spouses and Eligible Dependent Children of Class 1 Insureds.
- Class 3: All other active, full-time Employees of participating member firms of the Policyholder not in Class 1.
- Class 4 All Eligible Spouses and Eligible Dependent Children of Class 3 Insureds.

Type of Coverage

24-Hour Accident Protection

Principal Sum

- Class 1: \$25,000 to \$250,000 in increments of \$25,000
- Class 2: (See the following description.)

Insured, Insured Spouse and Insured Dependent Children Family Coverage Bundled:

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 no 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.

For an 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.

Class 3: \$25,000 to \$100,000 in increments of \$25,000

Class 4: (See the following description.)

Insured, Insured Spouse and Insured Dependent Children Family Coverage Bundled:

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 no 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.

For an 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 Benefit
Conversion Privilege
Paralysis
Seat Belt & Air Bag
Tuition
Worldwide Travel Assistance Service

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 is underwritten by National Union Fire Insurance Company of Pittsburg, PA.

Travel Assist Services

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.
- Emergency message service for medical situations
- Medical transportation arrangements

Travel Assistance

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

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 States or Canada Call 800-626-2427

If outside the United States Call 0-715-295-9817 **Collect**

Non-insurance services under the Travel Assist program are provided by Travel Guard.

Subject to Policy PAI 0009132490 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 employee/members.