

Travel Accident Insurance

If you are a full-time employee and regularly travel on trips in excess of 250 miles, you are covered under a group Travel Accident policy.

Effective Date

If you are eligible for this coverage, you will be notified by your supervisor and will be enrolled after 90 days of continuous, full-time employment.

Coverage Amount

Your coverage amount will be up to either \$50,000, \$100,000 or \$150,000 based on your position within the Company and the amount of travel required. Your supervisor will notify you of your coverage amount.

Plan Coverage

This policy provides coverage on a 24 hour basis for accidental death and dismemberment anywhere in the world, whether or not you are on Company business, until age 70.

Exclusions

Your policy does not cover any loss caused by or resulting from:

- Suicide (& attempts), intentionally self-inflicted injuries (& attempts)
- Travel (including embarking & disembarking) on any vehicle used for aerial navigation
- War or any act of war (declared or undeclared)
- Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these conditions
- Infections of any kind, except bacterial infections directly caused by botulism, ptomaine poisoning or an accidental wound without underlying sickness, disease or condition
- Injury sustained while serving on full-time active duty in the Armed Forces of any country or international authority, except the National Guard or organized reserve corps.
- Influence of intoxicants while operating any vehicle, means of transportation or conveyance
- Influence of any narcotic unless as prescribed & specified by a Physician
- Commission (or attempt) of a crime
- Medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity
- Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis or aneurysm

Your Beneficiary

Each benefit of this coverage is payable to you, except for loss of life. Then, the full amount of your coverage is payable to your beneficiary. You may name anyone as your beneficiary. You may change your beneficiary at anytime by obtaining a change in beneficiary form from your supervisor.

Termination of Insurance

If your employment is terminated for any reason, your coverage under this policy is terminated on the premium due date following your leaving the Company. Your coverage is also terminated if you begin duty in the armed forces of any country or international authority.

Claims Procedure

In the event of any of the losses described above, your supervisor or management should be notified as soon as possible. The appropriate forms will then be filed with the insurance company.