

## Travel Accident Coverage - Policy Number ADDN1084695A

Policy Term: 09/30/2023 - 09/30/2025

Insurer: ACE American Insurance Company

Premium: \$37,530

All Active Employees Eligible

No Deductible/SIR Coverage

Coverage Description	Limit
Aggregate Limit	\$5,000,000
Carjacking Benefit	\$25,000
Child Care Center Benefit	\$5,000
Emergency Medical Benefits	up to \$10,000
Emergency Medical Evacuation Benefit	100% of Covered Expenses
Seatbelt and Airbag Benefit	\$25,000

### Schedule of Covered Losses

Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Loss of Use of Four Limbs	100% of the Principal Sum
Loss of Use of Three Limbs	75% of the Principal Sum
Loss of Use of Two Limbs	67% of the Principal Sum
One Member	50% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Paraplegia	50% of the Principal Sum
Loss of Use of One Limb	50% of the Principal Sum
Thumb and Index Finger of the Same Hand	25% of the Principal Sum
Uniplegia	25% of the Principal Sum

### Rider #1

Medical Expense Benefits	
Class 1	\$100,000
Spouse of Class 1	\$100,000
Children of Class 1	\$100,000
Maximum for Dental Treatment - Injury Only	\$1,000
Maximum for Dental Treatment - Alleviation of Pain	\$1,500
Maximum for Room & Board Charges	100% of the average semi-private room rate
Maximum for ICU Room & Board Charges	200% of the average semi-private room rate
Co-Insurance Rate	100% of the Usual and Customary Charges
Incurral Period	30 days after the date of the accident/sickness
Maximum Period of Coverage	180 days
Lost Baggage Benefit	\$500 with a \$50 deductible

### Personal Property and Financial Instrument Reimbursement

Deductible per Trip	\$50
Personal Property Maximum per Trip	\$1,000
Personal Property per Item/Set of Items	\$250
Financial Instrument Maximum per Trip	\$500
Financial Instrument Maximum for Cash	\$250
Trip Interruption Benefit Maximum	\$2,000