



Description of Business Travel Accident Benefits, Hazards, and Provisions



Advantages of Hartford Life's BTA Program:

- High coverage limits;
- State-of-the-art product;
- 24-hour worldwide business-only or business & pleasure protection;
- Coverage for losses that occur within 365 days of the accident;
- Flexible and Comprehensive offering with a wide range of optional enhancements for broader protection;
- Available on a non-contributory basis
- Sold as a separate policy from other group coverages

What Types of Groups Are Eligible For Coverage?

Groups with 2 or more employees (subject to state guidelines), such as:

- Corporations;
- Partnerships;
- Individual employers;
- Government corporations, agencies or departments; and
- Other similar groups.

Who Is Eligible for Benefits?

- All full-time and part-time employees (who work a specified number of hours per week);
- Dependent spouses;
- Unmarried children who are less than age 19 (23 if a full-time student and primarily dependent upon the insured for support) – older if required by state law

When Are They Covered?

- Insureds (and dependents where available) are covered 24 hours a day anywhere in the world, whether at home, on the job, or while traveling.

Accidental Death & Dismemberment Benefits

What Losses Are Covered?

If an Insured Person's injury results in any of the following losses within the Loss Period of 365 days after the date of accident, this personal accident plan will pay the sum shown opposite the loss. We will not pay more than the Principal Sum for all losses due to the same accident.

For Loss of:	
Life	The Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	The Principal Sum
One Hand and One Foot	The Principal Sum
Speech and Hearing	The Principal Sum
Either Hand or Foot and Sight of One Eye	The Principal Sum
Movement of Both Upper and Lower Limbs (Quadriplegia)	The Principal Sum
Movement of Both Lower Limbs (Paraplegia)	Three-Quarters of The Principal Sum
Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia)	One-Half of The Principal Sum
Either Hand or Foot	One-Half of The Principal Sum
Sight of One Eye	One-Half of The Principal Sum
Speech or Hearing	One-Half of The Principal Sum
Thumb and Index Finger of Either Hand	One-Quarter of The Principal Sum



Definitions:

Loss means with regards to hands and feet, actual severance through or above the wrist or ankle joints; sight, speech, or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above metacarpophalangeal joints, movement of limbs, complete and irreversible paralysis. Injury means a bodily injury resulting directly and independently of all other causes from an accident. Loss resulting from sickness or disease, or medical or surgical treatment of a sickness or disease is not covered. The accident must occur while an insured is covered under the policy. We will not pay more than the Principal Sum for all losses due to the same accident.

Injury means, and an Insured Person is covered for, bodily injury resulting directly and independently of all other causes from accident which occurs:

- a) while he or she is covered under; and
- b) in the manner specified in;

a Hazard applicable to his or her class.

Loss resulting from:

- a) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or
- b) medical or surgical treatment of a sickness or disease.

is not considered as resulting from injury.

Business Trip means a bona fide trip:

- a) while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the
Policyholder;
- b) which begins when a person leaves his or her residence or place of regular employment, whichever last occurs,
for the purpose of beginning the trip;
- c) which ends when he or she returns to his or her residence or place of regular employment, whichever first
occurs; and
- d) excluding travel to and from work, bona fide leaves of absence and vacations.



Trip means a trip which:

- a) begins when a person leaves his or her residence or place of regular employment, whichever last occurs, for the
purpose of beginning the trip; and
- b) ends when he or she returns to his or her residence or place of regular employment, whichever first occurs.

Passenger means a person who is not:

- a) the operator or driver; or
- b) the pilot, student pilot, or a crewmember;

of a conveyance at the time of accident.

Common Carrier means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee of that concern.

Civil Aircraft means a civil or public aircraft which:

- a) has an Airworthiness Certificate;
- b) is piloted by a person who has:
 - 1) a current pilot certificate which the appropriate aircraft category rating for that aircraft; and
 - 2) a current medical certificate which is appropriate for the operation of that aircraft; and
- c) is not operated by the militia, or armed forces of any state, national government or international authority.

Scheduled Aircraft means a Civil Aircraft operated by a scheduled airline which:

- a) is licensed by the FAA for the transportation of passengers for hire; and
- b) publishes its flight schedules and fares for regular passenger service.

Military Transport Aircraft means a transport aircraft operated by:

- a) the United States Air Mobility Command (AMC); or
- b) a national military air transport service of any country.

Policyholder Aircraft means an aircraft which is owned, leased, or operated by or on behalf of the Policyholder.



Airworthiness Certificate means a valid and current “Standard Airworthiness Certificate” issued by the FAA.

FAA means:

- a) the Federal Aviation Administration of the United States; or
- b) the similar aviation authority for the country of the aircraft’s registry, if the country is recognized by the United States.

Extra-Hazardous Aviation Activity means an aircraft while it is being used for one or more of the following activities:

- | | |
|-------------------------------|-------------------------------------|
| Acrobatics or Stunt Flying | Aerial Photography or Banner Towing |
| Racing or any Endurance Test | Any Test or Experiment |
| Crop Dusting or Seeding | Firefighting |
| Spraying | Any flight which requires: |
| Exploration | a) a special permit; or |
| Pipe or Power Line Inspection | b) waiver; |
| Any Form of Hunting | from the FAA, even though granted. |
| Bird or Fowl Herding | |



Exposure and Disappearance

We will pay for a loss if an Insured is exposed to the elements because of a covered accident due to forced landing, stranding, sinking or wrecking of a conveyance in which the insured was an occupant at the time of the accident. We will presume an insured suffered a loss of life if his or her body has not been found within one year after a covered accident involving the disappearance of a conveyance in which the insured was an occupant at the time due to accidental forced landing, stranding, sinking or wrecking.

Loss of Use Benefit

What Losses Are Covered?

If an Insured Person's Injury results in any of the following Losses within 365 days after the date of accident, we will pay the sum shown opposite the Loss. We will not pay more than the Principal Sum under this Benefit and the Accidental Death and Dismemberment Benefit for all losses due to the same accident. The amount of Principal Sum is shown in the Schedule.

For Loss of:	Benefit
Four Entire Limbs	The Principal Sum
Three Entire Limbs	Three-Quarters The Principal Sum
Two Entire Limbs	Two-Thirds The Principal Sum
One Entire Limb	One Half The Principal Sum

Entire Limb means the entire arm, the total area from shoulder joint to finger tips; or the entire leg, the total area from hip joint to toes.

Loss of Use means total paralysis of an Entire Limb or Limbs which has continued without interruption for a period of not less than 12 consecutive months; and is determined by competent medical authority to be permanent, complete and irreversible.



Standard Exclusion and Aggregate Limitation

Exclusions: This policy does not cover any loss resulting from:

- 1) intentionally self-inflicted Injury, suicide or attempted suicide whether sane or insane, (in Missouri, while sane);
- 2) war or act of war, whether declared or undeclared;
- 3) Injury sustained while in the armed forces of any country or international authority;
- 4) Injury sustained while on any aircraft, unless, and only to the extent, a Hazard specifically describes such coverage.
- 5) Injury sustained while voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician;
- 6) Injury sustained while committing or attempting to commit a felony;
- 7) Injury sustained while legally intoxicated from the use of alcohol (not applicable to residents of Minnesota).

Aggregate Limitation: If:

- a) two or more persons, in the same or different classes, are injured as the result of any one accident which occurs in the manner specified in the Hazard(s) identified in the Schedule; and
- b) the total of all amounts payable for all persons, in the absence of this provision, exceeds the Aggregate Amount shown opposite the Hazard;

the amount for each person will be proportionately reduced so that the total will equal the Aggregate Amount.

Exclusions and Aggregate Limitation (New York specific)

Exclusions: This policy does not cover any loss resulting from:

- 1) intentionally self-inflicted Injury, suicide or attempted suicide, (in Missouri, while sane);
- 2) war or act of war, whether declared or undeclared;
- 3) Injury sustained while in the armed forces of any country or international authority;
- 4) Injury sustained while on any aircraft, unless, and only to the extent, a Hazard specifically describes such coverage.



Aggregate Limitation: If:

- a) two or more persons, in the same or different classes, are injured as the result of any one accident which occurs in the manner specified in the Hazard(s) identified in the Schedule; and
- b) the total of all amounts payable for all persons, in the absence of this provision, exceeds the Aggregate Amount shown opposite the Hazard;

the amount for each person will be proportionately reduced so that the total will equal the Aggregate Amount.

Effective Date

Policy Period: This Policy becomes effective on the Policy Effective Date and continues in force to the end of the period for which premium was paid unless cancelled at an earlier date. This Policy terminates on the earlier of:

- a) the Policy Expiration Date unless continued in force in accordance with the Renewal Provision; or
- b) the last day of the period for which premium has been paid subject to the Grace Period.

The Policy Effective Date and Policy Expiration Date are shown:

- a) on page I for the original Policy Period; and
- b) in a Renewal Rider for any Renewal Policy Period.

Renewal: We will send the Policyholder a notice of policy renewal. The Policy will be renewed if the Policyholder signs and returns the notice prior to the current Expiration Date. If the Policyholder does not receive the notice, the policy may be renewed if we receive a written request from the Policyholder and a deposit renewal premium of \$350 on or before the current Expiration Date. Once we have received the deposit renewal premium, we will request information from the Policyholder necessary to calculate the actual renewal premium and either return any excess premium or bill the Policyholder for the remaining unpaid renewal premium.

However, in no event will this policy be renewed if:

- a) we have refused to renew this policy on or before the current Expiration Date;
- b) this policy has been cancelled on or before the current Expiration Date; and
- c) the Policyholder does not give us, in advance of the current Expiration Date, the information we request.



Premium Due Dates: Each Premium is due in advance of the date the Schedule states that it is payable. If the Schedule shows an amount for Premium Subject To Audit, the earned premium will be calculated for each date on which the Policyholder is required to furnish data for determining Units of Exposure. If the earned Premium:

- a) is greater than the premium paid, the additional premium is payable on the date we notify the Policyholder of the amount;
- b) is less than the premium paid, we will promptly return the unearned portion of the premium paid.

Grace Period: A Grace Period of X days is allowed for payment of each premium due after the initial premium, unless this policy is cancelled on or before the due date. If the Policyholder has returned the notice of renewal prior to the Policy Expiration Date, a Grace Period of X days from the Policy Expiration Date is allowed for payment of the renewal premium. This policy will continue in force during the Grace Period. The Policyholder is liable to us for the payment of Premium accruing for the period this policy continues in force.

Payment: Premiums are to be paid to us by the Policyholder. However, they may be paid to us by any other person according to a mutual agreement among the other person, the Policyholder and us.

Change of Premiums: We have the right to change the rate at which Premiums will be calculated for each Policy Period.

Termination

Cancellation: This policy may be cancelled at any time by written notice mailed or delivered by us to the Policyholder or by the Policyholder to us. If we cancel, we will mail or deliver the notice to the Policyholder at its last address shown in our records.

If we cancel, it becomes effective on the later of:

- a) the date stated in the notice; or
- b) the Nth day after we mail or deliver the notice.

If the Policyholder cancels, it becomes effective on the later of:



- a) the date we receive the notice; or
- b) the date stated in the notice.

In either event:

- a) we will promptly return any unearned premium paid; or
- b) the Policyholder will promptly pay any earned premium which has not been paid.

Any earned or unearned premium will be determined on a pro rata basis.

Cancellation will not affect any claim for loss due to an accident which occurs before the effective date of the cancellation.

Age Reductions

Reduction Schedules can be modified upon request.

Standard Reduction Schedule without PTD coverage (all states)

Accidental Death and Dismemberment Reduction on and after Age 70: On the date of the Insured Person's attainment of ages 70, 75, 80, and 85, the Insured Person's amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

<u>Insured Person's Age:</u>	<u>Percentage of Principal Sum</u>
Age 70 - 74	65%
Age 75 - 79	45%
Age 80 - 84	30%
Age 85 or over	15%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.



Standard Reduction Schedule with PTD coverage (non-NY)

Accidental Death and Dismemberment Reduction on and after Age 70: On the date of the Insured Person's attainment of ages 70, 75, 80, and 85, the Insured Person's amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

Insured Person's Age:	Percentage of Principal Sum:
Age 70 – 74	80%
Age 75 – 79	55%
Age 80 – 84	35%
Age 85 or over	20%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.

Standard Reduction Schedule with PTD coverage (NY only)

Accidental Death and Dismemberment Reduction on and after Age 70: On the date of the Insured Person's attainment of ages 70, 75, 80, and 85, the Insured Person's amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

<u>Insured Person's Age:</u>	<u>Percentage of Principal Sum</u>
Age 70 - 74	75%
Age 75 - 79	50%
Age 80 - 84	35%
Age 85 or over	20%

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.

Hazard Descriptions:

- 1 C-1 Scheduled Airline Coverage (Business Only)
- 2 C-2 Scheduled Airline Coverage (Business & Pleasure)
- 3 C-3 Civilian Aircraft Coverage (Business Only)
- 4 C-4 Civilian Aircraft Coverage (Business & Pleasure)
- 5 C-5 Land, Water, Air Common Carrier Coverage (Business Only)
- 6 C-6 Land, Water, Air Common Carrier Coverage (Business & Pleasure)
- 7 C-7 Land or Water Common Carrier and Air Coverage (Business Only) (NY only)
- 8 C-8 Land or Water Common Carrier and Air Coverage (Business & Pleasure) (NY only)
- 9 C-9 All Conveyance Coverage (Business Only)
- 10 C-10 All Conveyance Coverage (Business & Pleasure)
- 11 C-11 Business Travel Only Coverage - Outside City Limits (NY only)
- 12 C-12 Business Travel Only Coverage
- 13 C-12B Business Trip Coverage – Insured Person's Spouse and Child(ren) (Not in FL, NJ, NY)
- 14 C-13 24hr Trip Coverage (Outside City Limits) (NY only)
- 15 C-14 24hr Trip Coverage (NY only)
- 16 C-15 Specific Trip Coverage
- 17 C-16 Automobile Coverage (Business Only)
- 18 C-17 Automobile Coverage (Business & Pleasure)
- 19 C-18 Aircraft Coverage (Business & Pleasure)
- 20 C-18A Aircraft Coverage (Business Only) (NY only)
- 21 C-19 Aircraft Coverage (Business & Pleasure)
- 22 C-19A Aircraft Coverage (Business Only) (NY only)
- 23 C-20 Previously Tried, Tested & Approved Aircraft Coverage (Business Only) (NY only)
- 24 C-21 Previously Tried, Tested & Approved Aircraft Coverage (Business & Pleasure) (NY only)
- 25 C-28 Business & Pleasure Coverage
- 26 C-34 Policyholder Approved Emergency Teams Coverage (Not in FL, NY, WV)
- 27 C-35 Criminal Acts Coverage (Not in FL, NY, WV)
- 28 C-40 Robbery, Hold-up, Kidnapping Coverage (Not in IA)
- 29 C-41 Extraordinary Commutation Coverage
- 30 C-42 Broad Commutation Coverage
- 31 C-43 On Premise of the Policyholder Coverage
- 32 C-44 Extra-Hazardous Aviation Activity Coverage
- 33 C-46 Sky-jacking Coverage (NY only)
- 34 C-46C Hijacking Coverage (Includes Carjacking) (Not in FL, MD, NY)
- 35 C-46D Hijacking Coverage (Includes Carjacking) (Not in FL, MD, NY)
- 36 C-47 Bomb Scare Coverage (NY only)
- 37 C-48 Insured Person's Spouse & Child(ren) Relocation Coverage (NY only)
- 38 C-49 Sojourn/Personal Deviation Coverage (NY only)

GROUP BENEFITS



- 39 C-54 Bomb Scare Coverage (Not in FL, MD, NY, WV)
- 40 C-55 Insured Person Relocation Coverage (Not in FL, MD, NY, WV)
- 41 C-55 Relocation Coverage - Insured Person's Spouse and Child(ren) (NJ only)
- 42 C-55B Relocation Coverage - Insured Person's Spouse and Child(ren) (Not in FL, NJ, NY)
- 43 C-56 Attending Policyholder Board of Director Meetings (Not in FL, NY)
- 44 C-57 Sojourn/Personal Deviation Coverage (Not in FL, NY, WV)
- 45 C-58 24hr Coverage outside the Limits of the U.S. & Canada (Not in FL, NY, WV)
- 46 C-59 24hr Coverage outside the Limits of the U.S. (Not in FL, NY, WV)
- 47 C-60 Emergency Medical Team Trip Coverage (Covers Pilots Not in NY, FLA, VA)
- 48 C-61 Emergency Medical Team Trip Coverage (Does not cover Pilots)



Additional Available Benefits:

- 1 Adaptive Home & Vehicle – 10% to a Max of \$25,000 (Not in FL, HI, ID, IN, LA, MD, MO, NY, OK, WA)
- 2 Accident Medical Expense (Primary) – \$25,000 Max / \$100 Deductible
- 3 Accident Medical Expense (Excess) – \$25,000 Max / \$100 Deductible (Not in ME, MD, NJ, NY, PA, SC)
- 4 Accident Total Disability – \$100 Weekly Benefit / Maximum Payment Period of 52 weeks
- 5 Bereavement Counseling – \$100 per visit to a Max of \$500 (Not in FL, IN, LA, MD, NY, WA)
- 6 Coma – see ADD amount (Not in FL, NY)
- 7 Critical Burn – 10% to a Max of \$25,000 (Not in FL, HI, ID, IN, LA, MD, MO, NY, OK, WA)
- 8 Conversion Privilege (Only avail w/ C-28 and not avail in NY)
- 9 Day Care – 5% to a Max of \$5,000 (Not in FL, IL, NY)
- 10 Extended Care Facility (Not in FL, HI, ID, IN, LA, MD, MO, NY, OK, UT, WA)
- 11 Education – 5% to a Max of \$5,000 (Not in IL, NY, PA, WV)
- 12 Extended Felonious Assault – 10% to a Max of \$25,000 (Not in FL, IN, LA, MD, NY, WA)
- 13 Escalatory
- 14 Funeral Expense – 5% to a Max of \$5,000 (Not in FL, HI, ID, IL, IN, LA, MD, MO, NY, OK, TX, WA)
- 15 HIV Occupational Accident (Not in CA, CT, FL, IN, LA, MD, NJ, NY, WA)
- 16 Permanent Total Disability – see ADD amount
- 17 Rehabilitation – 10% to a Max of \$25,000
- 18 Seatbelt – 10% to a Max of \$25,000
- 19 Airbag – 5% to a Max of \$10,000 (Not in FL, IN, LA, MD, NY, UT, WA)
- 20 Spouse Education – 5% to a Max of \$5,000 (Not in FL, IL, NY, PA, WV)
- 21 Traumatic Brain Injury (Not in FL, HI, ID, IN, LA, MD, MO, NY, OK, WA)
- 22 Therapeutic Counseling – 10% to a Max of \$25,000 (Not in FL, NY)
- 23 Beneficiary Assist – Multiple Services
- 24 Worldwide Travel Assistance – Multiple Services
- 25 Medical Evacuation – Up to a combined max of \$1,000,000
- 26 Repatriation - Up to a combined max of \$1,000,000
- 27 Dismemberment Loss/Paralysis
- 28 Loss of Use (LUSE)



Hazards (Detailed)

C-1 (Scheduled Airline Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is a passenger on, boarding, or alighting from a Scheduled Aircraft or Military Transport Aircraft; or being struck by an aircraft; or a Passenger on, boarding or alighting from a Common Carrier traveling directly to or from an airport, or immediately before departure or after arrival of an aircraft flight covered under this Hazard.

C-2 (Scheduled Airline Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is a passenger on, boarding, or alighting from a Scheduled Aircraft or Military Transport Aircraft; or being struck by an aircraft; or a Passenger on, boarding or alighting from a Common Carrier traveling directly to or from an airport, or immediately before departure or after arrival of an aircraft flight covered under this Hazard.

C-3 (Civilian Aircraft Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is a Passenger on, boarding or alighting from a Scheduled Aircraft or Military Transport Aircraft; or being struck by an aircraft; or a Passenger on, boarding or alighting from a Common Carrier traveling directly to or from an airport, or immediately before departure or after arrival of an aircraft flight covered under this Hazard.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-4 (Civilian Aircraft Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is a Passenger on, boarding or alighting from a Scheduled Aircraft or Military Transport Aircraft; or being struck by an aircraft; or a Passenger on, boarding or alighting from a Common Carrier traveling directly to or from an airport, or immediately before departure or after arrival of an aircraft flight covered under this Hazard.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.



C-5 (Land, Water, Air Common Carrier Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is a Passenger on, boarding or alighting from a land or water Common Carrier, or a Common Carrier Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

C-6 (Land, Water, Air Common Carrier Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is a Passenger on, boarding or alighting from a land or water Common Carrier, or a Common Carrier Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

C-7 (Land or Water Common Carrier and Air Coverage - Business Only): This Hazard covers injury resulting from accident which occurs anywhere in the world during a Business Trip while the Insured Person is a Passenger on, boarding or alighting from a land or water Common Carrier, or a Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-8 (Land or Water Common Carrier and Air Coverage - Business & Pleasure): This Hazard covers injury resulting from accident which occurs anywhere in the world during a Trip while the Insured Person is a Passenger on, boarding or alighting from a land or water Common Carrier, or a Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-9 (All Conveyance Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is a Passenger or operator on, boarding or alighting from a land or water conveyance; a Passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.



Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from a land or water conveyance which the Insured Person is operating as a Common Carrier; an aircraft engaged in an Extra-Hazardous Aviation Activity; a Policyholder Aircraft; a land or water conveyance which is being operated by the Insured Person if he or she is hired as an operator.

C-10 (All Conveyance Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is a Passenger or operator on, boarding or alighting from a land or water conveyance; a Passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from a land or water conveyance which the Insured Person is operating as a Common Carrier; an aircraft engaged in an Extra-Hazardous Aviation Activity; a Policyholder Aircraft; a land or water conveyance which is being operated by the Insured Person if he or she is hired as an operator.

C-11 (Business Travel Only Coverage - Outside City Limits): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip, including injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; injury resulting from being struck by an aircraft; provided the Business trip requires the Insured Person to travel outside the corporate limits of the town or city in which he or she is regularly employed or has his or her residence.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity, or a Policyholder Aircraft.

C-12 (Business Only Coverage): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip, including:

- a) an Injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or
- b) Injury resulting from being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from:

- a) an aircraft engaged in an Extra-Hazardous Aviation Activity; or
- b) a Policyholder Aircraft.



Business Trip means a bona fide trip:

- a) while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder;
 - b) which begins when a person leaves his or her residence or place of employment, whichever occurs last, for the purpose of beginning the trip;
 - c) which ends when he or she returns to his or her residence or place of regular employment, whichever first occurs; and
 - d) excluding travel to and from work, bona fide leaves of absence and vacations.
- A Business Trip includes any travel on behalf of the Policyholder, whether by land vehicle or by air, whether in town, out of town, or out of the country, whether part of the day or all day.

C-12B (Business Trip – Insured Person's Spouse and Child(ren)): This Hazard covers Injury to the Insured Person's Spouse and Child(ren) resulting from an accident which occurs anywhere in the world while the Insured Person's Spouse and Child(ren) are accompanying the Insured Person on his or her Business Trip, including:

- a) an Injury resulting from an accident which occurs while the Insured Person's Spouse and Child(ren) are a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or
- b) injury resulting from being struck by an aircraft.

Spouse means the Insured Person's wife or husband who is not legally separated or divorced from the Insured Person at the date of the accident. Spouse will include the Insured Person's domestic partner, provided they have executed a Domestic Partner Affidavit acceptable to us, establishing that the Insured and their partner are domestic partners for purposes of this Policy. They will continue to be considered domestic partners provided they continue to meet the requirements described in the Domestic Partner Affidavit. Spouse, with respect to California residents only, will include an individual who is in a registered domestic partnership with the Insured Person in accordance with California law. Reference to the Insured Person's marriage or divorce shall include his or her registered domestic partnership or dissolution of his or her registered domestic partnership.

Child(ren), as used in this benefit, mean(s) the Insured Person's unmarried child, stepchild, legally adopted child, child in the process of adoption, foster child or any other child related to them by blood or marriage or domestic partnership who:

- a) live with the Insured Person in a regular parent-child relationship; and/or
- b) the Insured Person claimed as a dependent on their last filed federal income tax return; provided such children are primarily dependent upon the Insured Person for financial support and maintenance and are under age 26; or age 26 or older and disabled. Such children must have become disabled before attaining age 26. The Insured Person must submit proof, satisfactory to Us, of such children's disability.

Exclusions: This Hazard does not cover Injury resulting from an accident which occurs while the Insured Person's Spouse and Child(ren) are on, boarding, or alighting from:

- a) an aircraft engaged in an Extra-Hazardous Aviation Activity; or
- b) a Policyholder Aircraft.



C-13 (24hr Trip Coverage - Outside City Limits): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip, including injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or injury resulting from being struck by an aircraft; provided the Trip requires the Insured Person to travel outside the corporate limits of the town or city in which he or she is regularly employed or has his or her residence.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity, or a Policyholder Aircraft; or while the Insured Person is traveling to and from work; or on a bona fide leave of absence; or on vacation.

C-14 (24hr Trip Coverage): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip, including injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or injury resulting from being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity, or a Policyholder Aircraft; or while the Insured Person is traveling to and from work; or on a bona fide leave of absence; or on vacation.

C-15 (Specific Trip Coverage): This Hazard covers injury resulting from an accident which occurs during a Specific Trip. This Hazard also covers injury resulting from accident which occurs during the Specific Trip while the Insured Person is a passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or being struck by an aircraft.

Specific Trip means a Trip to: Sample

Exclusions: The Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity.

C-16 (Automobile Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is the operator or a passenger on, boarding or alighting from an Automobile.

Automobile means a four wheel private passenger, station wagon, van or jeep type automobile which is not being used as a Common Carrier.



C-17 (Automobile Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is the operator or a passenger on, boarding or alighting from an Automobile.

Automobile means a four wheel private passenger, station wagon, van or jeep type automobile which is not being used as a Common Carrier.

C-18 (Aircraft Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world while the Insured Person is on a Trip as a passenger on, boarding or alighting from, or being struck by a **sample** which is **[owned, leased or operated on behalf of]** the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him or her to pilot this aircraft and who has logged a minimum of **X** hours as a pilot, at least **X** hours of which were logged in a single or multi-engine aircraft of like and basic design.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the above aircraft is carrying passengers for hire; or engaged in an Extra Hazardous Aviation Activity.

(NY only)

C-18A (Aircraft Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world while the Insured Person is on a Business Trip as a passenger on, boarding or alighting from, or being struck by a **sample** which is **sample** which is **[owned, leased or operated on behalf of]** the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him or her to pilot this aircraft and who has logged a minimum of **X** hours as a pilot, at least **X** hours of which were logged in a single or multi-engine aircraft of like and basic design.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the above aircraft is carrying passengers for hire; or engaged in an Extra Hazardous Aviation Activity.

C-19 (Aircraft Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world while the Insured Person is on a Trip as a passenger, pilot, operator, or member of the crew on, boarding or alighting from, or being struck by a **sample** which is **[owned, leased or operated on behalf of]** by the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him or her to pilot this



aircraft and who has logged a minimum of **1000** hours as a pilot, at least **500** hours of which were logged in a single or multi-engine aircraft of like and basic design.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the above aircraft is carrying passengers for hire; or engaged in an Extra Hazardous Aviation Activity.

(NY only)

C-19A (Aircraft Coverage - Business Only): This Hazard covers injury resulting from accident which occurs anywhere in the world while the Insured Person is on a Business Trip as a passenger, pilot, operator, or member of the crew on, boarding or alighting from, or being struck by a **sample** which is [owned, leased or operated on behalf of] the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him or her to pilot this aircraft and who has logged a minimum of **X** hours as a pilot, at least **X** hours of which were logged in a single or multi-engine aircraft of like and basic design.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the above aircraft is carrying passengers for hire; or engaged in an Extra Hazardous Aviation Activity.

C-20 (Previously Tried, Tested & Approved Aircraft Coverage - Business Only): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Business Trip while the Insured Person is a Passenger on, boarding, or alighting from a Scheduled Aircraft or Military Transport Aircraft; or any previously tried, tested and approved Civil Aircraft, other than a Scheduled Aircraft; or Military aircraft, other than Military Transport Aircraft, which is being used for the transportation of passengers; or being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-21 (Previously Tried, Tested & Approved Aircraft Coverage - Business & Pleasure): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Trip while the Insured Person is a Passenger on, boarding, or alighting from a Scheduled Aircraft or Military Transport Aircraft; or any previously tried, tested and approved Civil Aircraft, other than a Scheduled Aircraft; or Military aircraft, other than Military Transport Aircraft, which is being used for the transportation of passengers; or being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.



C-28 (Business and Pleasure Coverage): This Hazard covers injury resulting from an accident which occurs anywhere in the world including:

- a) an Injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or
- b) Injury resulting from being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from:

- a) an aircraft engaged in an Extra-Hazardous Aviation Activity; or
- b) a Policyholder Aircraft.

+This policy may be subject to Annual Audit.

C-34 (Policyholder Approved Emergency Teams): This Hazard covers injury resulting from an accident which occurs on the Premises of the Policyholder; while acting at the direction of the Policyholder; and while participating as a member of a Policyholder sponsored and approved fire, medical or bomb scare emergency team or other similar emergency team.

On the Premises of the Policyholder means real estate owned, leased, controlled or under the management of the Policyholder; used to conduct the business of the Policyholder.

C-35 (Criminal Acts Coverage): This Hazard covers injury resulting from an accident which occurs anywhere in the world due to a violent or criminal assault; kidnapping or attempted kidnapping; robbery or attempted robbery, a hold-up or attempted hold-up, or extortion; provided that such injury is the result of an act involving Policyholder funds or property; and directly related to the Insured Person's relationship with the Policyholder; and not committed by an employee of the Policyholder or a family member of the Insured Person.

C-40 (Robbery, Hold-up, Kidnapping Coverage): This Hazard covers injury resulting from an accident which occurs anywhere in the world due to robbery, hold-up or kidnapping involving Policyholder funds; or attempt at any of the above; and the act is not committed by any employee or family member of an employee of the Policyholder.

C-41 (Commutation Coverage): This Hazard covers injury resulting from an accident which occurs while the Insured Person is commuting directly between his or her residence and place of regular employment by an automobile or other conveyance not normally used by the Insured Person for commuting; and during a strike, power failure, major breakdown or similar event which results in the discontinuance or interruption of one or more public transportation systems regularly used by the Insured Person; on a regularly scheduled workday.



C-42 (Broad Commutation Coverage): This Hazard covers injury resulting from an accident which occurs while the Insured Person is commuting directly between his or her residence and place of regular employment either as a pedestrian; or while traveling in or on, boarding, or alighting from a conveyance on a regularly scheduled workday.

C-43 (On Premise of the Policyholder Coverage): This Hazard covers injury resulting from accident which occurs while the Insured Person is):

- a) on the premises of the Policyholder at the Insured Person's regular place of employment; and
- b) on assignment by or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder.

The term "premises of the Policyholder," as used in this Hazard, means real estate owned, leased, controlled or under the management of the Policyholder for the purpose of conducting the business of the Policyholder.

C-44 Extra-Hazardous Aviation Activity This Hazard covers injury resulting from an accident which occurs while the Insured Person is engaged in the following Extra-Hazardous Aviation Activity:

Policyholder would select the ones that apply:

- Acrobatics or Stunt Flying
- Racing or any Endurance Testing
- Crop Dusting or Seeding
- Spraying
- Exploration
- Pipe Line Inspection
- Power Line Inspection
- Any Form of Hunting
- Bird or Fowl Herding
- Aerial Photography
- Banner Towing
- Firefighting

Any flight which requires:

- a) a special permit; or
- b) waiver;

from the FAA, even though granted.

Exclusions: This Hazard does not cover injury resulting from accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in any Extra-Hazardous Aviation Activity other than that for which this Hazard provides coverage.



C-46 (Sky-jacking Coverage – Business Trip): This Hazard covers Injury resulting from an accident which occurs during a Sky-jacking anywhere in the world while the Insured Person is on a Business Trip.

Coverage of an Insured Person subject to Sky-jacking shall continue while he or she is subject to the control of the skyjacker(s) and the skyjacker(s)'s associates and during travel directly to his or her residence or original destination.

Sky-jacking means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is traveling as a Passenger. Sky-jacking will also include any attempt at Sky-jacking and consequent exposure to the Insured Person.

C-46C (Hijacking Coverage – Business Trip): This Hazard covers Injury resulting from an accident which occurs during a Hijacking anywhere in the world while the Insured Person is on a Business Trip.

Coverage of an Insured Person who is Hijacked shall continue while he or she is subject to the control of the hijacker(s) and during travel directly to his or her residence or original destination.

Hijacking means unlawful seizure or wrongful exercise of control of an aircraft or other conveyance, or the crew thereof, in which the Insured Person is traveling as a Passenger.

Car-jacking

C-46C (Hijacking Coverage – Business Trip): This Hazard covers Injury resulting from an accident which occurs during a Hijacking anywhere in the world while the Insured Person is on a Business Trip.

Coverage of an Insured Person who is Hijacked shall continue while he or she is subject to the control of the hijacker(s) and during travel directly to his or her residence or original destination.

Hijacking means unlawful seizure or wrongful exercise of control of an aircraft or other conveyance, or the crew thereof, in which the Insured Person is traveling as a Passenger; or a private passenger automobile in which the insured person is operating, riding as a passenger or getting in or out of the vehicle.

Please Note: The intent of this Hazard is to cover employees while traveling on any and all types of conveyances (aircraft and/or automobile). This includes injuries that are a result of a carjacking.

C-46D (Hijacking Coverage – Business and Pleasure): This Hazard covers Injury resulting from an accident which occurs during a Hijacking anywhere in the world.

Coverage of an Insured Person who is Hijacked shall continue while he or she is subject to the control of the hijacker(s) and during travel directly to his or her residence or original destination.



Hijacking means unlawful seizure or wrongful exercise of control of an aircraft or other conveyance, or the crew thereof, in which the Insured Person is traveling as a Passenger.

Car-jacking

C-46D (Hijacking Coverage– Business and Pleasure): This Hazard covers Injury resulting from an accident which occurs during a Hijacking anywhere in the world.

Coverage of an Insured Person who is Hijacked shall continue while he or she is subject to the control of the hijacker(s) and during travel directly to his or her residence or original destination.

Hijacking means unlawful seizure or wrongful exercise of control of a automobile in which the Insured Person is operating, riding as a passenger or getting in or out of; or while riding as a passenger on a Civil Aircraft, Scheduled Aircraft or Military Transport Aircraft.

Please Note: The intent of this hazard is to cover employees while traveling on any and all types of conveyances (aircraft and/or automobile). This includes injuries that are a result of a carjacking.

C-47 (Bomb Scare, Bomb Search or Bomb Explosion Coverage): This Hazard covers injury resulting from an accident which occurs as the result of a Bomb Scare; Bomb Search; or Bomb Explosion on the premises of the Policyholder.

Exclusions: This Hazard does not cover injury resulting from an Explosion which occurs due to the acceptance of known explosives as cargo.

C-48 (Insured Person's Spouse & Child(ren) Relocation Coverage): This Hazard covers Injury to the Insured Person's Spouse and Children resulting from an accident which occurs anywhere in the world during a Relocation Trip.

Relocation Trip means a Trip which begins when the Insured Person's Spouse or Child(ren) leave his or her former place of residence for the purpose of relocating to a new residence, and ends when he or she arrives at his or her new place of residence provided such trip is due to the Insured Person's relocation which is at the request and expense of the Policyholder.

The amount of the Principal Sum payable to the Spouse shall be 50% of the Insured Person's Principal Sum. The amount of the Principal Sum payable to each Child shall be 10% of the Insured Person's Principal Sum.



C-49 (Sojourn or Personal Deviation – Business Trip): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Sojourn or Personal Deviation from a covered Business Trip.

Sojourn or Person Deviation from a Business Trip means personal trips taken by the Insured Person during a Business Trip; and which are not assignments for or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder.

C-54 (Bomb Scare, Bomb Search or Bomb Explosion): This Hazard covers injury resulting from an accident which occurs as the result of a Bomb Scare; Bomb Search; Bomb Explosion on the premises of the Policyholder.

Exclusions: This Hazard does not cover injury resulting from an Explosion which occurs due to the acceptance of known explosives as cargo.

C-55 (Insured Person Relocation Coverage): This Hazard covers Injury resulting from an accident which occurs anywhere in the world during a Relocation Trip.

Relocation Trip means a Trip which begins when the Insured Person leaves his or her former place of residence for the purpose of relocating to a new residence; and ends when the Insured Person arrives at his or her new place of residence; provided such trip is due to the Insured Person's relocation which is at the request and expense of the Policyholder.

A Relocation Trip will not include any period of time in excess of 7 days of the Relocation Trip during which the Insured Person takes a personal trip, vacation or sojourn.

NJ only

C-55 (Spouse & Child(ren) Relocation Coverage): This Hazard covers Injury to your Spouse and Child(ren) resulting from an accident which occurs anywhere in the world while your Spouse and Child(ren) are on a Relocation Trip.

Relocation Trip means a Trip which begins when your Spouse or Child leaves his or her former place of residence for the purpose of relocating to a new residence; and ends when your Spouse or Child arrives at his or her new place of residence; provided such trip is due to your relocation which is at the request and expense of the Policyholder.

A Relocation Trip will not include any period of time in excess of 7 days of the Relocation Trip during which your Spouse and Child(ren) take a personal trip, vacation or sojourn.

Spouse means your wife or husband who is not legally separated or divorced from you at the time of accident. Child(ren), as used in this benefit, means your unmarried child, stepchild, legally adopted child, child in placement for adoption, or foster child who is under the age of 26.



C-55B (Relocation Coverage - Insured Person's Spouse and Children): This Hazard covers Injury to the Insured Person's Spouse and Child(ren) resulting from an accident which occurs anywhere in the world while the Insured Person's Spouse and Child(ren) are on a Relocation Trip.

Relocation Trip means a Trip which begins when the Insured Person's Spouse and Child(ren) leave his or her former place of residence for the purpose of relocating to a new residence; and ends when the Insured Person's Spouse and Child(ren) arrive at his or her new place of residence; provided such trip is due to the Insured Person's relocation which is at the request and expense of the Policyholder.

A Relocation Trip will not include any period of time in excess of 7 days of the Relocation Trip during which the Insured Person's Spouse and Child(ren) take a personal trip, vacation or sojourn.

C-56 (Attending Policyholder Board of Director Meetings): This Hazard covers Injury resulting from an accident which occurs while the Insured Person is traveling to and from and attending Meetings of the Board of Directors of the Policyholder including an Injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding or alighting from a Civil Aircraft or Military Transport Aircraft; or Injury resulting from being struck by an aircraft.

Meetings of the Board of Directors of the Policyholder means Policyholder sponsored Board of Director meetings that are scheduled in advance to be held on a certain date at a specified time and location.

Exclusions: This Hazard does not cover Injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra Hazardous Aviation Activity; or a Policyholder Aircraft.

C-57 (Sojourn or Personal Deviation – Business Trip): This Hazard covers injury resulting from an accident which occurs anywhere in the world during a Sojourn or Personal Deviation from a covered Business Trip.

Sojourn or Personal Deviation from a Business Trip means personal trips taken by the Insured Person during a Business Trip; and which are not assignments from or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder; and which do not exceed a total of 7 days.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity.



C-58 (24hr Coverage outside the Limits of the U.S. & Canada): This Hazard covers injury resulting from an accident which occurs during a Business Trip outside the geographical limits, the territorial waters, or the airspace above the U.S. and Canada, including an injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or injury resulting from being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-59 (24hr Coverage outside the Limits of the U.S.): This Hazard covers injury resulting from an accident which occurs outside the geographical limits, the territorial waters, or the airspace above the U.S., during a Business Trip, including an injury resulting from an accident which occurs while the Insured Person is a passenger on, boarding, or alighting from a Civil Aircraft or Military Transport Aircraft; or injury resulting from being struck by an aircraft.

Exclusions: This Hazard does not cover injury resulting from an accident which occurs while the Insured Person is on, boarding, or alighting from an aircraft engaged in an Extra-Hazardous Aviation Activity; or a Policyholder Aircraft.

C-60 (Emergency Medical Team Trip Coverage): This Hazard covers Injury resulting from an accident which occurs while the Insured Person is on an Emergency Medical Team Trip, including Injury resulting from an accident which occurs while the Insured Person is on, boarding or alighting from the aircraft specified in this Hazard; or Injury resulting from being struck by the aircraft specified in this Hazard.

Emergency Medical Team Trip as used in this Hazard means a trip on the aircraft specified in this Hazard while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder; which begins when an Insured Person leaves his or her residence or place of regular employment, whichever last occurs, for the purpose of beginning the Emergency Medical Team Trip on the aircraft specified in this Hazard; which ends when an Insured Person returns to his or her residence or place of regular employment, whichever first occurs; and which excludes everyday travel to and from work, bona fide leaves of absence and vacations.

The aircraft specified in this Hazard is a **sample** which is [owned, leased or operated on behalf of] the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him to pilot this aircraft and who has logged a minimum of **X** hours as a pilot, at least **X** hours of which were logged in a single aircraft of like an basic design.



C-61 (Emergency Medical Team Trip Coverage): This Hazard covers Injury resulting from an accident which occurs while the Insured Person is on an Emergency Medical Team Trip, including Injury resulting from an accident which occurs while the Insured Person is on, boarding or alighting from the aircraft specified in this Hazard; or Injury resulting from being struck by the aircraft specified in this Hazard.

This Hazard does not cover a pilot, co-pilot, or operator of the aircraft specified in this Hazard while on an Emergency Medical Team Trip.

Emergency Medical Team Trip as used in this Hazard means a trip on the aircraft specified in this Hazard while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder; which begins when an Insured Person leaves his or her residence or place of regular employment, whichever last occurs, for the purpose of beginning the Emergency Medical Team Trip on the aircraft specified in this Hazard; which ends when an Insured Person returns to his or her residence or place of regular employment, whichever first occurs; and which excludes everyday travel to and from work, bona fide leaves of absence and vacations.

The aircraft specified in this Hazard is a **sample** which is **[owned, leased or operated on behalf of]** the Policyholder and which aircraft is being operated at the time with the consent of the Policyholder and piloted by **sample**, holding a current and valid certificate of competency of a rating authorizing him to pilot this aircraft and who has logged a minimum of **X** hours as a pilot, at least **X** hours of which were logged in a single aircraft of like an basic design.



Additional Available Benefits

Adaptive Home and Vehicle Benefit: If the Insured Person's Injury results in a covered Loss, other than Loss of life, and a benefit is payable under the Accidental Death and Dismemberment Benefit, we will pay the lesser of a percentage of the Principal Sum (10%), or the actual cost for the one-time cost of alterations incurred within two years from the date of the accident to the Insured Person's principal residence, and/or private automobile, to make the residence accessible or the private automobile drivable or rideable for the Insured Person. In no event will payment under this benefit exceed the Maximum Amount for this Benefit (\$25,000).

The benefit will be payable only if such home alterations are made by a person or persons with experience in such alterations, and recommended by a recognized organization associated with the Loss, and such vehicle alterations are carried out by a person or persons with experience in such matters approved by the Motor Vehicle Department.

Private Automobile means a four wheeled, private passenger car: station wagon, pick-up truck, van or jeep-type automobile which is not being used as a conveyance which is organized and licensed for the transportation of passengers.

(Primary AME)

Accident Medical Expense Benefit: We will pay the Reasonable Expenses incurred for Medical Care, in excess of the \$100 Deductible Amount.

The first expense must be incurred within 26 weeks after the accident. The Deductible Amount will be applied separately to each accident.

We will not pay for expenses which are not incurred by the Insured Person; more than the Maximum Benefit (\$5,000) for all expenses incurred as the result of any one accident; or for expenses incurred more than 5 years after the accident.

Medical Care means necessary medical or surgical treatment, services and supplies, and/or hospital, nursing, and ambulance services. Each item of Medical Care must be prescribed by a legally qualified physician, and for the sole purpose of treating the injury.

Reasonable Expenses means fees and prices which do not exceed those generally charged for similar Medical Care in the local area where received by the Insured Person.

(Excess AME)

Accident Medical Expense Benefit: We will pay the Reasonable Expenses incurred for Medical Care, in excess of the \$100 deductible, and the total amount of Medical Care benefits provided by any other Plan.

The first expense must be incurred within 26 weeks after the accident. The Deductible Amount will be applied separately to each accident.



We will not pay for expenses which are not incurred by the Insured Person; more than the Maximum Benefit (\$5,000) for all expenses incurred as the result of any one accident; or for expenses incurred more than 5 years after the accident.

Medical Care means necessary medical or surgical treatment, services and supplies, and/or hospital, nursing, and ambulance services. Each item of Medical Care must be prescribed by a legally qualified physician, and for the sole purpose of treating the injury.

Reasonable Expenses means fees and prices which do not exceed those generally charged for similar Medical Care in the local area where received by the Insured Person.

Accident Total Disability Benefit: We will pay the Weekly Benefit (subject to 80% of salary maximum) for each week of an Insured Person's Total Disability. Payment will not exceed the Maximum Payment Period (52 weeks).

Total Disability must result from an injury, and begin within 30 days after the accident which requires the regular care of a legally qualified physician. For Total Disability of less than one week, one-seventh of the Weekly Benefit will be paid per day.

Total Disability means the complete and continuous inability of the Insured Person to perform all the duties of his or her regular occupation.

Bereavement Counseling Benefit: If a Principal Sum is payable under this Policy for an Insured Person's loss of life, we will pay for the expenses incurred by his or her Dependent Spouse and Child(ren) for Bereavement Counseling up to \$100 per visit and a maximum amount of \$500 for each Covered Person per accident.

Expenses for Bereavement Counseling must be first incurred by the Insured Person's Dependent Spouse and Child(ren) within 90 days after the date of the Insured Person's death.

Proof of Bereavement Counseling expenses must be given to us within one year after the date of the Insured Person's death.

Bereavement Counseling means treatment or counseling for the grief reaction resulting from the Insured Person's Loss of life. Counseling must be provided by a licensed therapist, counselor, or psychiatrist who is registered or certified to provide psychological treatment or counseling.

Coma Benefit: If as a result of an accident, an insured person becomes comatose within 31 days after an accident and remains comatose for 30 days after the waiting period of 30 days - this benefit provides 1% of the Principal Sum for each month a person remains in a coma. Payment will end on the earliest of the end of the month in which the employee dies or recovers from a coma, or when the total payment equals the coma maximum benefit amount. The coma maximum benefit amount equals the Principal Sum, less all other payments under the AD&D benefit for the injury.



Coma means complete and continuous unconsciousness and inability to respond to external or internal stimuli.

Critical Burn Benefit: If the Insured Person is Critically Burned as the result of an Injury which occurred while he or she is covered under the Policy, and requires that he or she undergo reconstructive surgery as determined by a Physician - we will pay the lesser of a percentage of the Principal Sum (10%), or the actual cost for the expense of the reconstructive surgery up to the Maximum Benefit Amount (\$25,000). This benefit will not be payable for any form of dismemberment as defined in the Policy.

Critically Burned means the Insured Person suffers burns which are certified by a Physician as more severe than second degree burns and which result in Permanent Disfigurement.

Permanent Disfigurement means scarring over at least 25% of the body which will last indefinitely and can only be corrected through reconstructive surgery.

Physician means a legally qualified physician or surgeon other than a physician or surgeon who is related to the Insured Person by blood or marriage.

Conversion Benefit: If an Insured Person ceases to be covered under this policy because he or she ceases to be eligible for coverage and this policy has not terminated, he or she has a conversion privilege as provided below.

The conversion right allows an Insured Person to request coverage under a conversion policy from the Insurer, without giving medical evidence of insurability.

Insurer, as used on this page, means us or another insurance company which has agreed with us to issue conversion policies according to this conversion privilege.

He or she must give the Insurer a Written Request for the converted policy, and pay the Insurer the initial premium within 31 days after he or she ceases to be covered under this policy.

The conversion policy:

- a) will have the provisions, limitations and exclusions on the form the Insurer is issuing for this purpose at conversion;
- b) will provide coverage on a twenty-four hour-a-day basis;
- c) will provide benefits for accidental death and dismemberment alone;
- d) will take effect on the date he or she ceases to be covered under this policy;
- e) may exclude any condition excluded by this policy;
- f) will not pay for any loss covered by this policy;
- g) will provide a Principal Sum for yourself which will be:



- 1) the amount of your Principal Sum under this policy on the date of conversion, rounded to the nearest \$1,000., subject to a minimum of \$25,000.00 and a maximum of \$250,000, if you are under age 70;
 - 2) \$25,000.00, if you are age 70 or older but less than age 75; or
 - 3) \$12,500.00, if you are age 75 or older;
- h) will have premiums based on the Insurer's rates in effect for new applicants of the Insured Person's class and age at conversion;
 - i) will not cover his or her dependents;
 - j) will only be available to U.S. citizens residing in the United States.

Day Care Benefit: We will pay a Day Care Benefit for each Dependent Child if a Principal Sum is payable under the Accidental Death and Dismemberment Benefit because of the Insured Person's death; and such Dependent Child is under age 7 at the time of the Insured Person's death; and proof of enrollment in a Day Care Program is provided.

The Day Care Benefit is the lesser amount of the Maximum Amount (**\$5,000**); or an amount determined by applying the Day Care Percent (**5%**) to the amount of the Insured Person's Principal Sum.

Extended Care Facility Benefit: We will pay a benefit amount for each month the Insured Person is confined in an Extended Care Facility due to Permanent Total Disability that was caused by an Injury which occurred while the Insured Person was covered under the Policy; and begins within 100 days of the date of Injury; and is reasonably expected to continue without interruption for the rest of the Insured Person's life.

The Monthly Benefit Amount will be payable beginning on the first day of the 13th month of consecutive confinement, and will not be payable for more than 50 consecutive months. When combined with the amount payable under the Accidental Death and Dismemberment benefit for the same Injury, it will not exceed the Principal Sum.

In no event will benefits be payable beyond the date the Insured Person ceases to be confined to the Extended Care Facility, or the date the Insured Person ceases to be Permanently Totally Disabled. However, if the Insured Person dies during a period for which benefits are payable and before the benefit has been paid for the maximum number of months stated above, the unpaid benefit for the remaining months will be paid in one lump sum to the Insured Person's beneficiary.

Education Benefit: If a Principal Sum is payable under the Accidental Death and Dismemberment Benefit because of the Insured Person's death, We will pay an Education Benefit to each Student as follows:



If the Insured Person dies, the Education Benefit is an amount equal to the lesser of the Maximum Amount (\$5,000), or the amount determined by applying the Percent (5%) to the amount of the Insured Person's Principal Sum. We will pay the Education Benefit due to any one Student once during any one school year.

A student is a dependent child for whom we receive proof that he or she is a full-time post-high school student in a school for higher learning on the date of the Insured Person's death, or became a full-time post-high school student in a school for higher learning within 365 days after the Insured Person's death, and was a student in the 12th grade on the date of the Insured Person's death.

He or she is not considered to be a Student after the first to occur of our payment of the 4th Education Benefit to or on behalf of that person; or the end of the 12th consecutive month during which we have not received proof that he or she is a Student.

Extended Felonious Assault Benefit: If an Insured Person's Injury results in a covered loss under the Accidental Death and Dismemberment Benefit within 365 days after the date of Injury and is the result of a Felonious Assault - we will pay an additional benefit equal to a Percentage of the Insured Person's Principal Sum (10%), not to exceed the Maximum Amount (\$25,000).

Felonious Assault means a violent or criminal act directed at the Insured Person during the course of a robbery, hold-up, kidnapping, criminal assault, or an attempt at any of the above which constitutes a felony under the law.

This Benefit will not be payable for a loss that results from a Felonious Assault committed by a member of the Insured Person's family; a member of the household in which the Insured Person lives; or the Insured Person's fellow employee.

Escalatory Benefit: If an Insured Person's injury results in a loss payable under the policy and a Principal Sum is payable under the Accidental Death and Dismemberment Benefit - we will pay, in addition to the Principal Sum, an Escalatory Benefit.

The Escalatory Benefit will be the amount of the Insured Person's Principal Sum at the time of claim, multiplied by 2%, and the number of full years the Insured Person has been covered under the policy.

Limitation: The maximum number of full years that will be used in determining the amount of the Escalatory Benefit is 5 years.

Funeral Expense Benefit: If benefits are payable under the Accidental Death and Dismemberment Benefit for the Insured Person's Loss of life, we will pay the lesser of the expense incurred, or a percentage (5%) of the Insured Person's Principal Sum for Funeral Expenses. In no event will payment under this Benefit exceed the Maximum Amount (\$5,000) for this Benefit.



Funeral Expenses mean services and materials provided by an undertaker, crematorium, or funeral home relative to the burial for the deceased Insured Person, and the costs incurred for the purchase of a cemetery plot, tomb, or mausoleum for the burial or interment of the deceased which includes a plaque, tombstone, or monument.

HIV Occupational Accident Benefit: We will pay the HIV Occupational Accident Benefit if, as a direct result of an Injury, as defined in this benefit if the Insured Person tests HIV positive - subject to the following:

- a) an incident report (notice of exposure), on a form acceptable to Us, which describes the nature of the exposure to HIV, must be filed with the Insured Person's employer (the Policyholder) within 48 hours and be sent to Us, as soon as reasonably possible, after the accident;
- b) the Insured Person must not have previously tested positive for HIV, or if he or she had previously tested positive for HIV, the Insured Person subsequently tested negative for HIV prior to the date of the accident;
- c) the Insured Person must have a preliminary screening test, such as an ELISA or other appropriate Food and Drug Administration (FDA) approved test (other than saliva or urine testing), for HIV within 48 hours of the Injury at an authorized laboratory other than the laboratory of his or her employer. We must receive notification:
 - 1) of the results of that test as soon as reasonably possible; and
 - 2) that the results of the tests are negative; and

thereafter, the Insured Person must test HIV Positive within 26 weeks of the date of the Injury reported in item a) above. We must receive notification of HIV Positive test results as soon as reasonably possible.

The HIV Occupational Accident Benefit is a Percentage (10%) of the Principal Sum and is subject to the Maximum Benefit Amount (\$25,000).

In no event will benefits be provided for HIV, acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC), or any complications arising therefrom, except as specifically provided in this Benefit.

Paralysis Benefit: The full Principal Sum is payable for covered accidents sustained by the insured person resulting in quadriplegia; 75% of the Principal Sum for paraplegia; 50% of the Principal Sum for hemiplegia; or 25% of the Principal Sum for uniplegia (optional where available).

Permanent Total Disability Benefit: If an Insured Person gives us written proof, while he or she is alive, that Total Disability resulted from injury received before he or she attains the Age Limit (70); began within the Disability Commencement Period (30 days); continued without interruption for at least the Qualification Period (12 months); is reasonably expected to continue without interruption until he or She dies, we will pay the Principal Sum. The Disability Commencement Period begins on the date of accident.



Total Disability means the Insured Person's inability to perform the material and substantial duties of any occupation for which he or she is suited by education, training and experience.

Permanent Total Disability Weekly Benefit: If an Insured Person gives us written proof, while he or she is alive, that Total Disability resulted from injury received before he or she attains the Age Limit (70); began within the Disability Commencement Period (180 days); continued without interruption for at least the Qualification Period (12 months); and is reasonably expected to continue without interruption until he or she dies; we will pay a Weekly Benefit (1/500 Principal Sum) for each week of his or her Total Disability which follows the date he or she gives us the written proof. Payment of the Weekly Benefit will not exceed the Payment Period (500weeks). The Disability Commencement Period begins on the date of accident.

Total Disability means the Insured Person's inability to perform the material and substantial duties of any occupation for which he or she is suited by education, training and experience.

Rehabilitation Benefit: If an Insured Person's injury results in any loss payable under this policy, other than loss of life, within the Loss Period of 365 days after the date of accident, we will pay a benefit equal to the lesser of the expense incurred for Rehabilitative Training; a Percentage of the Insured Person's Principal Sum (10%); or the Maximum Amount (\$25,000) for Rehabilitative Training.

Rehabilitative Training means any training which is required due to the Insured Person's injury and prepares the Insured Person for an occupation in which he or she would not have engaged except for the injury.

Seat Belt Benefit: This Benefit covers Injury resulting from Accident which occurs while the Insured Person is: a) a passenger riding in; or b) the licensed operator of; a duly registered Automobile, and while wearing a Seat Belt at the time of the Accident as verified on the police report of the Accident. This benefit pays (10%) of the Principal Sum up to a maximum of (\$25,000).

Exclusions: This Benefit does not cover Injury resulting from Accident which:

- a) occurs while the Insured Person is under the influence of any intoxicant, excitant, hallucinogen, or any narcotic or other drug, or similar substance as verified on the police accident report and is operating the Automobile; or
- b) is not a payable Loss under the Accidental Death and Dismemberment Benefit or the Accidental Death Benefit.

For residents of Minnesota, the above Exclusions are deleted and are replaced by the following:

Exclusions: This Benefit does not cover Injury to an Insured Person who is the operator of an Automobile if such Injury results from Accident which:



- a) was sustained or contracted in consequence of the Insured Person's being under the influence of any narcotic unless administered by a physician; or
- b) was the result of the Insured Person's operating the Automobile while under the influence of alcohol as evidenced by a blood alcohol level in excess of the jurisdiction's legal intoxication limit; or
- c) occurs while the Insured Person is voluntarily taking drugs which federal law prohibits dispensing without a prescription, including sedatives, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician.

Seat Belt and Airbag Benefit: If an employee sustains an Injury that results in a Loss payable under the AD&D Benefit, this benefit provides an additional Seat Belt and Air Bag benefit. The Injury must occur while the injured person was a passenger riding in, or the licensed operator of a properly registered Motor Vehicle, and was wearing a Seat Belt at the time of the Accident as verified on the police accident report. This benefit pays (10%) of the Principal Sum up to a maximum of (\$25,000). If the Seat Belt benefit is payable, an additional Air Bag benefit will be paid if the injured person was positioned in a seat equipped with a factory-installed Air Bag and properly strapped in the Seat Belt when the Air Bag inflated. This benefit pays (5%) of the Principal Sum up to a maximum of (\$10,000).

Exclusions: This benefit does not cover losses if the covered person is under the influence of any intoxicant, excitant, hallucinogen or any narcotic or other drug, or similar substances as verified in the police accident report, and is operating the automobile.

Spouse Education Benefit: If a Principal Sum is payable under the Accidental Death and Dismemberment Benefit because of the Insured Person's death, We will pay a Spouse Education Benefit to the Spouse as follows:

The Insured Person's Spouse, to qualify for the Education Benefit, must enroll in an Occupational Training program for the purpose of obtaining an independent source of income and be done within 1 year of the date of the Insured Person's death.

The Education Benefit is an amount equal to the lesser of the Expense Incurred for Occupational Training; a Percentage (5%) of the Insured Person's Principal Sum; or the Maximum Amount (\$5,000).

We will pay the Education Benefit due immediately after we receive proof that the Insured Person's Spouse has enrolled in an Occupational Training program.

Occupational Training means any education; professional; trade training program which prepares the Insured Person's Spouse for an occupation for which he or she otherwise would not have been qualified.

Traumatic Brain Injury Benefit: If the Insured Person's Injury results in a Traumatic Brain Injury within 365 days after the date of the accident and such Traumatic Brain Injury requires that the



Insured Person be hospitalized for at least **7 days** during the first 60 days following the accident and continues for 12 consecutive months, we will pay the Principal Sum.

Traumatic Brain Injury means physical damage to the brain which, at the end of 12 consecutive months, a Physician has certified is permanent, complete and irreversible; and prevents the Insured Person from performing all the substantial and material functions and activities of a person of like age and sex.

Therapeutic Counseling Benefit: If an Insured Person incurs a loss, other than loss of Life, under the Accidental Death and Dismemberment Benefit; and within 90 days requires Therapeutic Counseling due to the loss - we will pay the lesser of the Reasonable Expenses incurred for Therapeutic Counseling which are in excess of any other Plan; a Percentage of the Insured Person's Principal Sum (**10%**); or the Maximum Amount (**\$25,000**).

The Therapeutic Counseling services must be incurred within one year from the date of the loss.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor registered or certified to provide psychological treatment or counseling.



Safe Haven

Benefits will be paid into a checking account which will be owned by:

- a) the Insured Person; or
- b) the beneficiary or beneficiaries named in writing by the Insured Person.

The checking account owner may elect a lump sum payment by writing a check for the full amount in the checking account. However, a checking account will not be established for a benefit payable to the Insured Person's estate or for a Principal Sum that is less than \$10,000 or for any claim that the claim department determines is more appropriately adjudicated through the issuance of a lump sum payment.

If a benefit due is payable to:

- a) the Insured Person's estate; or
- b) the Insured Person or a beneficiary who is either a minor or not competent to give a valid release for the payment;

we may pay up to \$1,000 (\$3,000 for residents of Florida) of the benefit due to some other person.

The other person will be someone related to the Insured Person or the beneficiary by blood or marriage who we believe is entitled to the payment. We will be relieved of further responsibility to the extent of any payment made in good faith.

Request for Quote:

All quoting will be done by The Hartford. To obtain a quote, please download a Request for Proposal application from our website at <http://www.accidentlines.com/grouptravelcw.html> and forward this to accidentquotes@hartfordlife.com. We will be in contact with you regarding your inquiry in a prompt timeframe.

State Availability:

The above listed optional benefits are available in most states. Please note that due to state requirements, some benefits may be modified and/or restricted in certain states. Furthermore, some states require a specific minimum number of employees in order to issue a quotation.



For More Information:

For additional information, please call your Hartford representative or visit us at www.accidentlines.com. We also have a flexible companion AD&D program that we market with our Group Life product. We'd be happy to send you additional information about this program as well. This brochure explains the general purposes of the insurance program, but in no way changes or affects the policy as actually issued. In the event of any discrepancy between the brochure and the contract, the terms of the contract apply.

You have a 30 day right from Your original Certificate Effective Date to examine Your certificate. If You are not satisfied, You may return it to Us within 30 days of Your original Certificate Effective Date. In that event, We will consider it void from its Effective Date and any premiums paid will be refunded. Any claims paid under The Policy during the initial 30 day period will be deducted from the refund.

Underwritten By:

Hartford Life & Accident Insurance Company, Inc.

Hartford Life Insurance Company, Inc. (New York)

To Be Used With Policy Form:

Form 7679

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GROUP BENEFITS



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