

# BUSINESS TRAVEL ACCIDENT INSURANCE



The benefits outlined below are for Nazareth College of Rochester – 02-ETB-201079.

**Class 1:** All active full-time Presidents and Vice Presidents who are actively at work for the Policyholder working in the United States of America.

**Class 2:** All active full-time employees excluding Presidents and Vice Presidents who are actively at work for the Policyholder working in the United States of America.

## What type of coverage is my employer providing?

**Business Trip Coverage** – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel.

Benefit (AD&D) Amount =  
Class 1: \$250,000  
Class 2: \$50,000  
Aggregate Limit = \$1,250,000

## What other benefits are included?

The following benefits pay the full principal sum amount:

- **Extraordinary Commutation** – A benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Hijacking/Skyjacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a hijacking or skyjacking anywhere in the world while on a Business Trip.

## Has my employer chosen any Supplemental or “add on” Benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Rehabilitation	5% to \$5,000
Seat Belt	10% to \$25,000

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## Benefit Descriptions:

- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Seat Belt Benefit** – An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a licensed driver and also wearing a seat belt.

### Standard Benefits include:

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand
- Paralysis Benefit

### The policy pays for:

- 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing.
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing.
- One-quarter (25%) for accidental loss of thumb and index finger of the same hand.

## Important Information:

- Standard exclusions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.

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Business Travel Accident Form Series includes GBD-7679, or state equivalent.