

Plan Feature	Chubb Business Travel Accident Plan Overview (#9907-18-39)
Policy Period	06/01/2015 - 06/01/2018
Section I - Insured Persons	<b>Class 1:</b> All active US based employees working 20 or more hours per week, including expatriates and Foundation employees. <b>Class 2:</b> All active non US based employees working 20 or more hours per week. <b>Class 3:</b> All non employee directors.
Section II - Qualification Period	None
Section III - Hazards / Types of Coverage	<b>Classes 1, 2:</b> 24 Hour Business Travel <b>Class 3:</b> Non-Employee Directors Business Travel
Plan Feature	Chubb Benefits
Principal Sum	<b>Class 1, 2:</b> Two (2) times Salary subject to a Maximum of \$1,000,000 <b>Class 3:</b> \$200,000
Accidental Death & Dismemberment Benefits	<ul style="list-style-type: none"> <li>- Loss of Life: 100%</li> <li>- Speech and Hearing: 100%</li> <li>- Speech and one of Hand, Foot or Sight of One Eye: 100%</li> <li>- Hearing and one of Hand, Foot or Sight of One Eye: 100%</li> <li>- Hands (Both), Feet (Both), Sight or a combination of any two of Hand, Foot or Sight of One Eye 100%</li> <li>- Quadriplegia: 100%</li> <li>- Paraplegia: 75%</li> <li>- Hemiplegia: 50%</li> <li>- Hand, Foot or Sight of One Eye (Any one of each): 50%</li> <li>- Speech or Hearing: 50%</li> <li>- Thumb and Index Finger of the same hand: 25%</li> </ul>
Carjacking	10% of Principal Sum up to a maximum of \$10,000
COBRA Premium Expense	10% of Principal Sum up to an annual maximum of \$10,000
Child Care Expense	10% of the Principal Sum to a maximum of \$10,000 annually for each Dependent Child. Maximum Benefit Amount \$25,000
Coma	1% per month of the Principal Sum, up to 100% of the Principal Sum
Home Alteration/ Vehicle Modification	<ul style="list-style-type: none"> <li>- Home Alteration: \$10,000</li> <li>- Vehicle Modification: \$10,000</li> <li>- Maximum Benefit Amount: \$20,000</li> </ul>
Medical Evacuation and Repatriation	<ul style="list-style-type: none"> <li>- Maximum Benefit: Unlimited</li> <li>- Hospital Admission Guaranty: \$5,000</li> <li>- Family Travel Expense: Up to \$100/day for 5 days</li> <li>- Security/Political Evacuation Expenses: \$100,000</li> </ul>
Permanent Total Disability	<b>Class 2 only:</b> Lump Sum: \$100,000 of the Principal Sum to a maximum of \$160,000 - Elimination Period of 365 days.
Psychological Therapy	10% of the Principal Sum up to a maximum of \$10,000
Rehabilitation Expense	\$10,000
Seat Belt& Occupant Protection Device	<ul style="list-style-type: none"> <li>- Seat Belt: 10% of the Principal Sum</li> <li>- Occupant Protection Device: 10% of the Principal Sum</li> <li>- Maximum Benefit: 20% of the Principal Sum up to a maximum of \$50,000</li> </ul>
Spouse or Domestic Partner Employment Training Expense	<b>All Classes:</b> 10% of the Insured Person's Principal Sum to a maximum of \$10,000
Temporary Total Disability	<b>Class 2 only:</b> Benefit amount: \$815 - Maximum Benefit Period: 104 weeks - Elimination Period: 14 Days
Aggregate Limit of Insurance	\$20,000,000 per Accident