## Chubb Business Travel Accident Plan Overview

### Plan Period: 06/01/2015 - 06/01/2018

### Section I – Insured Persons
- **Class 1:** All active US based employees working 20 or more hours per week, including expatriates and Foundation employees.
- **Class 2:** All active non US based employees working 20 or more hours per week.
- **Class 3:** All non employee directors.

### Section II – Qualification Period
None

### Section III – Hazards / Types of Coverage
- **Classes 1, 2:** 24 Hour Business Travel
- **Class 3:** Non-Employee Directors Business Travel

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Chubb Business Travel Accident Plan Overview (#9907-18-39)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy Period</strong></td>
<td><strong>Class 1, 2:</strong> Two (2) times Salary subject to a Maximum of $1,000,000 <strong>Class 3:</strong> $200,000</td>
</tr>
</tbody>
</table>
| **Accidental Death & Dismemberment Benefits** | - Loss of Life: 100%  
- Speech and Hearing: 100%  
- Speech and one of Hand, Foot or Sight of One Eye: 100%  
- Hearing and one of Hand, Foot or Sight of One Eye: 100%  
- Hands (Both), Feet (Both), Sight or a combination of any two of Hand, Foot or Sight of One Eye 100%  
- Quadriplegia: 100%  
- Paraplegia: 75%  
- Hemiplegia: 50%  
- Hand, Foot or Sight of One Eye (Any one of each): 50%  
- Speech or Hearing: 50%  
- Thumb and Index Finger of the same hand: 25% |
| **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** | - Home Alteration: $10,000  
- Vehicle Modification: $10,000  
- Maximum Benefit Amount: $20,000 |
| **Medical Evacuation and Repatriation** | - Maximum Benefit: Unlimited  
- Hospital Admission Guaranty: $5,000  
- Family Travel Expense: Up to $100/day for 5 days  
- Security/Political Evacuation Expenses: $100,000 |
| **Permanent Total Disability** | **Class 2 only:** 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** | - Seat Belt: 10% of the Principal Sum  
- Occupant Protection Device: 10% of the Principal Sum  
- Maximum Benefit: 20% of the Principal Sum up to a maximum of $50,000 |
| **Spouse or Domestic Partner Employment Training Expense** | **All Classes:** 10% of the Insured Person's Principal Sum to a maximum of $10,000 |
| **Temporary Total Disability** | **Class 2 only:** Benefit amount: $815  
- Maximum Benefit Period: 104 weeks  
- Elimination Period: 14 Days |
| **Aggregate Limit of Insurance** | $20,000,000 per Accident |