

MISCELLANEOUS COVERAGE INFORMATION

When Coverage Ends

Business travel accident insurance stops on the day:

- Your employment with the Company is terminated for any reason, or
- The Business Travel Accident Plan or benefit is discontinued.

Obtaining Benefits

If a loss occurs, you or your **eligible dependent** should notify The Life Insurance Company of North America (see “Important Contacts”) to request a claim form.

When filing a Business Travel Accident Plan claim, you must submit a written notice of the loss to The Life Insurance Company of North America (see “Important Contacts”) no later than 30 days after the loss occurs, or as soon after that as is reasonably possible. You will then receive a claim form. The claim form must be returned no later than 90 days after the loss occurs or ends, or as soon after that as reasonably possible.

If you have not received a claim form within 15 days after the notice of claim, you should send The Life Insurance Company of North America (see “Important Contacts”) other proof of loss by the date the claim form would be due. This proof of loss should include written proof of the occurrence, type and amount of loss.

The Life Insurance Company of North America has the right to appoint a physician to examine you as often as it may reasonably require while a claim for benefits is pending. In case of death, The Life Insurance Company of North America also has the right to have an autopsy made, where not prohibited by law.

Any legal action against The Life Insurance Company of North America must be brought no earlier than 60 days after your claim has been filed, and no later than three years (five years in Kansas and six years in South Carolina) after the date the claim form is due.

How Benefits Are Paid

The Life Insurance Company of North America will process the claim and, when the claim is approved, pay the benefits by check. However, instead of a lump sum payment, you or your beneficiaries may choose installment payments from one of the settlement options offered.

Beneficiary Information

Your beneficiary is the same beneficiary on file for the Company-paid life insurance plans sponsored by Avaya Inc. If there are no beneficiaries on file or if there is no beneficiary alive at the time of your death, benefits will be paid in the following order to the first survivor of the following classes of beneficiaries:

- **Lawful spouse,**
- Equal share to your **children**, otherwise to their descendants per stripes,
- Equal shares to your parents,
- Equal shares to your brothers or sisters, or
- Your estate.

You are the beneficiary for all dependent benefits and for your accidental loss benefits (other than death benefits).