

## LOSSES COVERED UNDER THE BUSINESS TRAVEL ACCIDENT PLAN

### **Accidental Death and Dismemberment Benefits**

Under the Business Travel Accident Plan, the Company will pay accidental death and dismemberment benefits to you and/or your **eligible dependents** for losses sustained as a result of a **qualifying accident** based on the following schedule.

<b>If You or Your Eligible Dependent...</b>	<b>Percentage of Coverage Paid Is...</b>
Die	100%
Lose one hand, one foot or the sight of one eye	50%
Lose two or more of the above	100%
Lose speech and hearing (both ears)	100%
Lose speech	50%
Lose hearing (both ears)	50%
Lose the thumb and index finger on the same hand	25%
Become a quadriplegic (total <b>paralysis</b> of both upper and lower limbs)	100%
Become a paraplegic (total <b>paralysis</b> of both upper or lower limbs)	75%
Become a hemiplegic (total <b>paralysis</b> of upper and lower limbs on one side of the body)	50%
Become a uniplegic (total <b>paralysis</b> of one upper or lower limb)	25%

The following table defines precisely the conditions under which benefits will be paid for certain losses.

<b>Loss of...</b>	<b>Means...</b>
A hand	The hand is completely <b>severed</b> at or above the wrist joint.*
A foot	The foot is completely <b>severed</b> at or above the ankle joint.
Sight of an eye	Total and irrecoverable loss of sight.

Loss of...	Means...
Speech	Complete inability to communicate audibly in any degree.
Hearing	Irrecoverable loss of hearing, which cannot be corrected by any hearing aid or device.
The thumb and index finger on the same hand	<b>Severance</b> of the thumb and index finger through or above the joint closest to the wrist.**
* In South Carolina, the loss of four whole fingers from one hand equals the loss of one hand. ** In California, loss of a thumb and index finger means loss by complete <b>severance</b> of at least one whole phalanx of each.	

The maximum payment for all losses from a single accident is 100% of your coverage amount. If you or your **eligible dependents** sustain multiple losses as the result of an accident, only the largest benefit amount for which you or your **eligible dependents** are entitled will be paid.

### **Permanent Total Disability Benefits**

If as a result of a **qualifying accident**, you or your **lawful spouse** (or **domestic partner**):

- Become **totally disabled** within 365 days after the accident,
- Remain **totally disabled** for 12 continuous months, and
- Are **permanently and totally disabled** at the end of 12 months,

then you or your **lawful spouse** (or **domestic partner**) may also be eligible for the following benefits:

Person Disabled	Business Travel Accident Insurance Benefit Amount
You	Four times your <b>total annual pay</b> , up to a maximum of \$3,000,000, minus any other benefits you have already received under this Business Travel Accident Plan for the accident.
Your <b>lawful spouse</b> or <b>domestic partner</b>	\$100,000, minus any other benefits already received under this Business Travel Accident Plan for the accident.

The permanent total disability benefit under the Business Travel Accident Plan ends at age 70. However, if your 70th birthday occurs within your 12-month waiting period for disability benefits, and you remain **permanently and totally disabled** at the end of the 12 months, you would remain eligible for the disability benefits described in this section.

### **Additional Benefits Provided Under the Business Travel Accident Plan**

You and your **eligible dependents** are eligible for the following additional benefits:

**Emergency Medical Evacuation Benefit** - An additional amount may be payable if:

- You or your **eligible dependents** sustain an injury or develop a sickness while traveling 100 miles beyond your home or outside the U.S. on approved Company business,
- The attending doctor states that it is medically necessary to be sent under medical supervision to a different treatment facility, and
- You or your **eligible dependents** incur expenses for any of the following:
  - Medical services required for transport to a treatment facility,
  - Medical escort services if disabled and a doctor recommends medical supervision,
  - Ambulance services to a treatment facility,
  - Air ambulance services to a treatment facility, or
  - Economy class air transportation from a treatment facility to your home provided the trip takes place within one year of your originally scheduled date to return home. Benefits will be reduced by any refunds paid or payable resulting from your unused transportation tickets.

There is no limit on the amount of this benefit.

**Repatriation Benefit** - An additional amount may be paid when traveling over 100 miles from your home or outside the U.S. for expenses incurred for the return of your or your **eligible dependent's** remains after a **qualifying accident**.

There is no limit on the amount of this benefit.

**Seat Belt Benefit** - An additional amount may be payable if, as the result of a **qualifying accident**, you or your **eligible dependents** lose your life while riding in a private passenger car on approved Company business, and:

- The car was equipped with seat belts at the time of the accident,
- The seat belt was in actual use and properly fastened at the time of the accident, and

- The position of the seat belt is certified in the official report of the accident or by the investigating authority.

A private passenger car means a validly registered four-wheel private passenger car (including Company-owned cars), station wagons, jeeps, pick-up trucks and van-type cars. In the case of a child, seat belt means a child restraint, as required by state law and approved by the National Highway Traffic Safety Administration, properly secured and being used as recommended by its manufacturer for children of like age and weight at the time of the accident.

The additional benefit payable will be 10% of the benefit to a maximum of \$25,000. If the certification is not available and it is unclear whether the covered person was properly wearing a seat belt, then a fixed benefit of \$1,000 will be paid to the designated beneficiary.

### ***Non-Business Travel Coverage Provided Under the Business Travel Accident Plan***

In addition to coverage for accidents that occur while traveling on approved Company business, a loss from an accident caused by one of the following circumstances may also qualify you to receive benefits:

- *Bomb scare investigations* that occur on Company premises when you are authorized and requested by the Company to participate in the investigation or related activity.
- *A felonious assault* upon you that occurs on a business trip or on the Company premises, or an attempt by another person to commit a crime (robbery, common law or statutory larceny, theft or hijacking) against the property of the Company for which you incur a loss covered under the Business Travel Accident Plan. A felonious assault is an act of violence against you as an employee or custodian of the Company or an act, which reasonably puts you in fear of physical violence to yourself.

### ***Aircraft Coverage Under the Business Travel Accident Plan***

If an accident happens while you or your **eligible dependents** are riding in or getting on or off an aircraft, including Company-owned aircraft, benefits will be paid only if:

- You or your **eligible dependents** are riding as a passenger, as a pilot or member of the crew,
- The aircraft has a valid certificate of airworthiness, and

- The aircraft is flown by a pilot with a valid license.

Benefits will not be paid under the Business Travel Accident Plan if the aircraft is being used for: crop dusting, spraying or seeding; firefighting; skywriting; sky diving or hang gliding; pipeline or power line inspection; aerial photography or exploration; racing, endurance tests, stunts or acrobatic flying; or any operation that requires a special permit from the FAA, even if it is granted.

The total benefits payable on all covered persons under the Business Travel Accident Plan for one aircraft accident is \$30,000,000. If total losses exceed \$30,000,000, the benefits paid on each covered person will be reduced proportionately.