

## **WHEN BENEFITS ARE PAID**

Business travel accident insurance pays benefits if you, and/or any of your **eligible dependents** die or suffer a covered loss solely as the result of a **qualifying accident** while traveling on approved Company-paid business. For benefits to be payable, the death or loss must occur within one year of the accident.

The Business Travel Accident Plan includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which you were traveling on business. A covered person will be presumed to have died, for purposes of this coverage, if in a vehicle which disappears, sinks, or is stranded or wrecked, in the course of a trip, which would be covered by the Business Travel Accident Plan; and the body is not found within a year of the **qualifying accident**.

Business travel accident insurance includes **personal deviations** while traveling on Company business. A **personal deviation** means an activity that:

- Is not reasonably related to the Company's business,
- Is not incidental to the business trip, and
- Occurs prior to the scheduled end of the business travel.

Chargeable vacation time is not considered a **personal deviation**.

Business travel accident insurance does not cover accidents that occur during your normal commute between your home and **assigned work location**.

In addition, if you are expected to travel and stay in another city for more than 90 consecutive days, this new location will be considered your **assigned work location**. At the end of 90 days, you will no longer be considered as traveling on Company business.