



BUSINESS TRAVEL ACCIDENT INSURANCE

Overview

Because accidents by their very nature are unexpected, many families may be financially unprepared for these types of unanticipated losses. A serious injury or accidental death of a wage earner can be devastating, even in two-income families.

Mortgage payments, rent, child day care expenses and day-to-day living costs may all be jeopardized if the money is not there to help provide the needed financial security. Accidental Death and Dismemberment Insurance can help alleviate these financial hardships.

In addition to the personal tragedy, accidents cause financial hardships for employees and their families. Gerber Life Insurance Company's Business Travel Accident coverage, administered by A.C. Newman & Company, helps by:

- **Protecting** employees with a comprehensive worldwide coverage for accidental injuries or death for employees while traveling on company business
- **Alleviating** hardships by providing substantial cash benefits for accidental death and dismemberment

Benefit and Coverage Description

AD&D Table of Loss Schedule

Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Speech and Hearing of Both Ears	100%
Either Hand or Foot and Sight of One Eye	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech or Hearing of Both Ears	50%
Hearing of One Ear	25%
Thumb and Index Finger of Same Hand	25%
Maximum - All Losses - Any One Accident	100%

Principal Sum

Employee Group Size (1-24 employees)

Up to \$200,000 salaried; Up to \$100,000 hourly

Employee Group Size (25-100 employees)

Up to \$300,000 salaried; Up to \$100,000 hourly

Directors

Up to \$300,000

Dependents

Spouse, up to \$25,000

Children, up to \$10,000

Coverage

24-Hour All Risk Accident Protection - Business Only
 Criminal Assault Accident Protection - Occupational
 Authorized Dependent Travel Accident Protection
 Relocation Accident Protection

Aggregate Limit of Indemnity

\$6,500,000 Per Accident

Policy Terms, Conditions, and Exclusions

For simplicity, this Plan has been described in a general and brief manner. The complete terms of the Business Travel Accident Plan are set forth in the original Policy issued to Employers Travel Accident Trust.

**TO BECOME A PARTICIPATING
EMPLOYER, PLEASE CONTACT:**

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