

**BUSINESS TRAVEL ACCIDENT SUMMARY**

**Robert Half – 6477-6103**

Coverage: **Class 1-5: Business Travel**

Eligibility: **Class 1:** All active full-time Employees earning less than \$35,000 in salary.  
**Class 2:** All active full-time Employees earning between \$35,000-\$74,999 in salary.  
**Class 3:** All active full-time Employees earning between \$75,000-\$124,999 in salary.  
**Class 4:** All active full-time Employees earning between \$125,000-\$174,999 in salary.  
**Class 5:** All active full-time Employees earning \$175,000 or more in salary.

Benefit Amount: **Class 1: \$50,000**  
**Class 2: \$100,000**  
**Class 3: \$200,000**  
**Class 4: \$300,000**  
**Class 5: \$500,000**

**Payment Schedule**

Loss of Life, or Loss of Speech and Loss of Hearing, or Loss of Speech	100%
Loss of Speech and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hearing and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hands (Both), Loss of Feet (Both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of Hand, Loss of Foot or Loss of Sight of One Eye (Any one of each)	50%
Loss of Speech or Loss of Hearing	50%
Uniplegia	25%
Loss of Thumb and Index Finger of the same hand	25%

**Additional Coverages Included:**

- Travel Assistance Services and ID Theft Services
- Coma – 1% per month to maximum of 100%
- Exposure and Disappearance
- Psychological Therapy - 2%
- Rehabilitation/Retraining - 2%
- Seat Belt Coverage - 10%
- Hijacking/Skyjacking
- Extraordinary Commutation
- Bomb Scare
- Personal Excursion – 72 hours
- Spouse: \$25,000 AD&D / Dependent Child(ren): \$10,000 AD&D
- Critical Burn Expense – 50% of the Principal sum to a maximum Benefit Amount of \$100,000

**Aggregate Limit of Insurance: \$3,000,000 per Accident**

The insurance cover described above is in summary form only, and is subject to the terms and conditions of the policy. In the event of a discrepancy the Policy will govern. Please read the policy wording for complete terms and conditions, exclusions, and complete coverage explanation.