

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 – 7 days
- 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.