

Alera Group, Inc.

Business Travel Program

Alera Group, Inc. provides business travel benefits to, all full-time U.S. Employees who are in Active Service & their Dependents traveling on behalf of Alera Group, Inc. for business purposes. This includes 7 days of personal deviation while on a business trip. Below is a brief overview of the benefits being offered and contact information should you need assistance. If you have additional questions, please contact your Benefits Administrator.

While Traveling Anywhere in The World

Principal Sum Limits

- \$500,000 for full-time U.S. Employees
- \$25,000 for spouses/domestic partners
- \$10,000 for dependent children

Accidental Death & Dismemberment Benefits

If, within 365 days of a covered accident, injury results in any one of the losses shown below, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Covered Loss	Benefit Amount
Life, Two or more Members, Quadriplegia	100% of Principal Sum
Paraplegia	75% of Principal Sum
One Member, Hemiplegia	50% of Principal Sum
Thumb & Index Finger of the Same Hand, Uniplegia	25% of Principal Sum

Additional Benefits

- Baggage Delay
- Carjacking
- Checked Baggage
- Coma
- Home Alteration & Vehicle Modification
- Psychological Therapy
- Rehabilitation
- Seatbelt & Occupant Protection Device

Emergency Response Benefits

If you are traveling more than 100 miles from your permanent residence, we will pay the following emergency response benefits (subject to the maximum limits in the Policy):

- Emergency Medical
- Emergency Medical Evacuation
- Repatriation of Remains

Travel Assistance Services

When an emergency happens away from home, Alera Group, Inc. partners with AXA Assistance Services, a leading global travel and medical assistance provider, to give you access to local care and assistance—wherever you are.

For contact information and additional details on these services, please consult the AXA Travel ID card you've been provided or contact your Benefits Administrator.

What Is Not Covered

No benefits are payable for any loss or Injury that is caused by or results from:

- Disease or Illness*
- Suicide or Intentional Injury
- Incarceration
- War
- Service in the Armed Forces
- Specialized Aviation
- Owned Aircraft, Leased Aircraft or Operated Aircraft
- Aircraft Pilot or Crew
- Trade Sanctions
- Specialized Aviation

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

*Does not apply to Medical Evacuation and Repatriation

Frequently Asked Questions

What if there is an emergency while I am traveling?

In an emergency, call AXA Assistance Services right away. Your membership entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing help if your safety is at risk. You may also contact AXA Assistance Services if you need health, safety, or security advice or if you need to find a local doctor or other medical provider. For more information, or to contact AXA Assistance Services, please refer to your ID card.

What information will I need to provide if I call for travel assistance services?

Please be prepared to identify yourself as a member of Alera Group, Inc. AXA Assistance Services will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.

What if a physician or hospital insists I pay the bill myself?

For non-emergency charges and expenses, providers may ask you to pay the bill yourself using cash or a credit card. You may submit these charges with a claim form and payment receipts for reimbursement by your local claim office. In an emergency situation, contact AXA Assistance Services immediately to see if a guaranty of payment may be arranged.

How do I file a claim?

You will need to submit a completed claim form for any covered accident or eligible expense in order to receive reimbursement under the policy. If you have suffered a covered loss or incurred a covered expense, please contact your Benefits Administrator for the appropriate claim form. The instructions for the claim form will detail any supporting documentation you will need to submit with your claim.

How can I ensure the timely processing of my claim?

Be sure to provide the requested documentation when submitting a claim. Also, be sure to provide a diagnosis or suitable explanation for the loss you are claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by AXA Assistance Services and are not insured benefits. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.