

**BUSINESS TRAVEL ACCIDENT SUMMARY
THE ALERA GROUP (9908-31-84)**

Coverage: **Class 1: Business Travel**
 Class 2&3: Business Travel Family

Eligibility: **Class 1:** All Active Full-Time US Employees of the Policyholder.
 Class 2: The Spouse or Domestic Partner of a Primary Insured Person.
 Class 3: The Dependent Child(ren) of a Primary Insured Person.

Benefit Amount: **Class 1: \$500,000**
 Class 2: \$25,000
 Class 3: \$10,000

Payment Schedule

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| 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:

- Medical Evacuation/Repatriation - Unlimited
- Travel Assistance Services and ID Theft Services
- Baggage Delay - \$100 per day, 5 day maximum, \$1,000 maximum
- Checked Baggage - \$1,000 maximum
- Coma - 1% per month to maximum of 100%
- Carjacking - 10% to \$25,000
- Home Alteration and Vehicle Modification - 10% to \$50,000
- Exposure and Disappearance
- Psychological Therapy - 10% to maximum of \$25,000
- Rehabilitation/Retraining - 5% to maximum of \$25,000
- Seat Belt and Occupant Device Coverage - 10% each to maximum \$50,000

Aggregate Limit of Insurance: \$2,500,000 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.