

Description of Benefits

Accidental Death & Dismemberment (AD&D)

If an injury occurs during your Period of Coverage and results in one of the following losses within 365 days after an accident, the Plan will pay for the loss as follows:

	Insured	Spouse	Each Child
Loss of life	100% of Principal Sum	\$100,000	\$5,000
Loss of two members	100% of Principal Sum	\$100,000	\$5,000
Loss of one member	50% of Principal Sum	\$50,000	\$2,500
Loss of speech and hearing	100% of Principal Sum	\$100,000	\$5,000
Loss of speech or hearing	50% of Principal Sum	\$50,000	\$2,500
Loss of thumb and index finger of the same hand	25% of Principal Sum	\$25,000	\$1,250
Quadriplegia	100% of Principal Sum	\$100,000	\$5,000
Paraplegia	75% of Principal Sum	\$75,000	\$3,750
Hemiplegia	50% of Principal Sum	\$50,000	\$2,500
Uniplegia	25% of Principal Sum	\$25,000	\$1,250

"Member" means hand, foot or eye. The term "loss" means with regards to hands and feet, actual severance through or above wrist and ankle joints and with regard to eyes, entire irrecoverable loss of sight. With regard to speech, loss must be entire and irrecoverable, and with regard to hearing, the loss must be entire and irrecoverable in both ears. "Quadriplegia" means the complete and irreversible paralysis of both upper and both lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs of the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg. Only one amount, the largest to which the Insured is entitled, is paid for all losses resulting from one accident. In the event of a loss, benefits will be paid according to the principal sum selected on the Application.

Exclusions

For Accidental Death and Dismemberment, this insurance does **not** cover:

- Expenses incurred as a result of or in connection with a) intentionally self-inflicted injury, suicide while sane or attempted suicide while insane; b) war or any act of war, declared or undeclared, or service in the military, naval or air service of any country; or c) piloting or acting as a crew member or riding in any aircraft except as a fare-paying passenger on a scheduled airline;
- Expenses for a) illness, disease, pregnancy, childbirth, miscarriage or any bacterial infection other than one occurring from an accidental cut or wound; or b) hernia.

Emergency Medical Evacuation Expenses

If injury or illness commencing during the Period of Coverage warrants immediate transportation to the nearest medical facility to obtain appropriate medical treatment, or if after being treated at a local hospital, the condition warrants transportation to the Home Country or Country of Residence for further medical treatment or to recover, or both, all eligible expenses incurred are covered. An emergency evacuation must be recommended by a legally licensed attending physician who certifies that the severity of injury or illness necessitates such emergency evacuation and agreed upon by you or your representative. **In the event this benefit is needed, arrangements are made by the Assistance Services provider.**

If you are hospitalized for more than 7 days following a covered emergency evacuation and are receiving care outside the Home Country or Country of Residence, the Plan will pay up to the cost of round-trip economy airfare to bring a person chosen by you to and from your bedside, if you are not accompanied by immediate family. **These transportation arrangements must be authorized in advance and arranged by the Assistance Services provider.**

Return of Minor Child(ren)

If you are traveling alone with a Minor Child(ren) up to the age of 18 and are hospitalized because of a covered illness or injury and the minor children are left unattended, the Plan will arrange and pay for one-way economy fares (less the value of applied credit from any unused travel tickets per person) to their Home Country, not to exceed the maximum benefit of \$5,000. These arrangements will be made at no cost to you. If an attendant/escort is necessary to ensure the safety and welfare of Minor Child(ren), the Plan will arrange and pay for these services. **All arrangements must be made by the Assistance Services provider.**

Repatriation of Remains Expenses

If injury or illness commencing during the Period of Coverage results in death, all reasonable expenses incurred for preparation and return of the remains to the Home Country or Country of Residence are covered. **In the event this benefit is needed, arrangements are made by the Assistance Services provider.**

Exclusions

For Emergency Medical Evacuation and Repatriation, this insurance does **not** cover:

Expenses incurred as a result of or in connection with a) declared or undeclared war or any act thereof; b) injury sustained while participating in professional sports, sponsored scholastic or amateur athletics; c) intentionally self-inflicted injury, suicide while sane or attempted suicide while insane; commission of a felony; d) participation in contests of speed; piloting an aircraft; e) pregnancy, except complications of pregnancy.

Political Evacuation and Repatriation (applicable to Global I Plan only)

If, due to political or military events in a Host Country, a formal recommendation from the appropriate authorities is issued for you to leave the Host Country or if you are expelled or declared persona non-grata by the Host Country, all reasonable expenses incurred for transportation to the nearest place of safety or for repatriation to your Home Country or Country of Residence are covered up to a maximum of \$10,000. Evacuation must occur within 10 days of any such event. Coverage will apply to the most appropriate and economical means consistent under the circumstances with your health and safety. Evacuation costs will be paid once per person per occurrence. **In the event this benefit is needed, arrangements must be made by the Assistance Services provider.**

Exclusions

For Political Evacuation and Repatriation, this insurance does **not** cover:

- Losses recoverable under any other insurance or through an employer;
- Losses arising from or attributable to a) dishonest or criminal acts committed or attempted by you, b) alleged violation of the laws of the Host Country, unless the company determines such allegations to be fraudulent, or c) failure to maintain required documents and visas;
- Losses attributable to a) debt, insolvency, commercial failure or the repossession of any property; b) your non-compliance with a contract or license, or c) implementation of legally constituted exchange rates;
- Losses due to liability assumed by you under any contract.

