

Foth & Van Dyke

BUSINESS TRAVEL ACCIDENT COVERAGE SUMMARY

Chubb Travel Policy	Business Only AWAY from Company Premises
Benefit Amount	
Class 1 – All Employees	\$100,000
Spouses*	\$25,000
Children*	\$10,000
Aggregate Benefit Limit (per Accident)	\$1,000,000
Out-of-Country Medical Coverage	
Benefit Amount	\$50,000
Deductible	N/A
BTA Policy – Enhancements & Provisions	
Definition of Trip	
Maximum of Trip Days or Work Relocation	365 Days
Personal Deviation (Sojourn Travel)	7 days
ADEA Age Reduction Schedule	Not included
365 Days Date of Loss	Included
Exposure & Disappearance	Included
Extended Dismemberment Schedule	Included
Paralysis	Quadriplegia – 100% Paraplegia – 75% Hemiplegia – 50% Uniplegia – 25%
Coma Benefit	1% / month up to 100%
Carjacking	10% to max \$25,000
Child Care Expense	5% to max \$5K/year/child; limit \$25,000
Education Expense	5% to max \$5K/year/child; limit \$25,000
Home Alteration & Vehicle Modification	10% each; combined limit \$50,000
Therapy, Bereavement & Trauma Counseling	10% to max \$25,000
Rehabilitation	5% to \$25,000
Seatbelt & Airbag	10% each; combined limit \$50,000
Spouse Employment Training	10% to \$50,000
Preference Beneficiary Language	Included
War Risk Coverage	Worldwide excluding U.S., Iraq Afghanistan & insured's country of residence
Travel Accident Contact Information	
FEDERAL INSURANCE COMPANY CLAIMS SERVICE CENTER 600 INDEPENDENCE PARKWAY CHESAPEAKE, VA 23327-4700	Chubb Policy #9907-39-57 Effective 9-1-13 to 9-1-14 1-800-252-4670
Includes medical provider search and referrals, medical monitoring, facilitation of payments, coordination of benefits	

*Benefit coverage only applies for spouses and children when accompanying the primary insured employee on company business or on relation trips.

This constitutes only a summary of the Business Travel Accident Coverage plan involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group or vendors of plan provisions or level or payments.