

Burns & McDonnell
24 Hour Accident Protection for
Employees
(ChubbBasic and Voluntary AD&D)



LOCKTON

UNCOMMONLY INDEPENDENT



24 Hour Accident Protection

Accidents occur every day. Serious injuries can have a devastating impact on individuals and their families that survive them. Burns & McDonnell understands the critical need for this coverage in the case of an accident. That's why they are providing, 24 Hour Accident Protection while on business or during pleasure, for All Full Time U.S. Employees.

Employees can also elect additional Accident Protection (AD&D) on a Voluntary Payroll Deduct basis for themselves and their covered Dependents.

24 Hour All Risk Business and Pleasure: If, within 365 days of a covered accident, injury results in any one of the losses shown, 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. This coverage would apply 24 hours a day, 365 days a year whether at home, work, vacation, etc.

War Risk Coverage – while traveling outside the jurisdiction of permanent residence (\$10 Million per Accident Aggregate Limit)

Covered Loss	Benefit Amount
Life; Speech and Hearing; Speech or Hearing and Hand, Foot, or Sight of One Eye; Hands; Feet; Sight; Any two of Hand, Foot, or Sight of One Eye ; Quadriplegia	100% of Principal Sum
Paraplegia, Hemiplegia	75% of Principal Sum
Hand; Foot; Sight of One Eye; Speech; Hearing	50% of Principal Sum
Thumb & Index Finger of the Same Hand; Uniplegia	25%

Plan	AD&D Principal Sum
Basic AD&D	4 X Base Annual Salary to a Maximum Principal Sum of \$250,000 AD&D
Voluntary AD&D (Employee)	AD&D Amounts Selected between \$25,000 and \$500,000 in increments of \$25,000 (Amounts in excess of \$250,000 AD&D cannot exceed 10 times earnings)
Voluntary AD&D Covered Dependents (Family Plan)	Spouses: 50% of the Insured Employee's AD&D Principal Sum Dependent Children: 10% of the Insured Person's AD&D Principal Sum

Additional Benefits:

Burn, Carjacking, Coma, Home Alteration or Vehicle Modification, Natural Disaster, Psychological Therapy Expense, Rehabilitation Expense, Seat Belt and Occupant Protection Device

Child Care Expense Benefits, Cobra Expense Benefit, Education Expense Benefit, Parent Care (Family Plan Vol AD&D)

Travel Assistance Services

Travel Assistance Services provided by **Europ Assistance USA** including:

Medical Evacuation and Repatriation Benefits – while traveling 100 miles or more away primary residence, for no longer than 365 days

Medical Evacuation Expense Benefits: Up to \$500,000

Hospital Admission Guaranty: Up to \$5,000

Family Travel Expenses: Up to \$100 per Day/ 5 Day Maximum

Please refer to Travel Assistance Guide for More Details

Voluntary AD&D Rates

Employee Only: \$.017/\$1000/Month

Employee & Family: \$.027/\$1000/Month

	Employee Only	Family Plan
\$50,000 AD&D	\$.85 per Month	\$1.35 per Month
\$100,000 AD&D	\$1.70 per Month	\$2.70 per Month
\$250,000 AD&D	\$4.25 per Month	\$6.75 per Month
\$500,000 AD&D	\$8.50 per Month	\$13.50 per Month

What's Not Covered?

- Suicide, attempted suicide or intentionally self inflicted injury
- War or act of war, whether declared (except as provided by the policy)
- Participating in active military service with the armed forces of any country or established international authority
- Emotional trauma, mental or physical illness, disease, pregnancy, child birth or miscarriage,
- Bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof
- Being in, entering, or exiting any aircraft owned, leased or operated by the policyholder; or any aircraft operated by an employee of the policyholder on the policyholders behalf
- Traveling or flying on any aircraft engaged in Specialized Aviation Activities
- Acting or Training as a Pilot or Crew Member
- Any Occurrence while a Covered Person is incarcerated after conviction
- This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Chubb from providing insurance, including but not limited to, the payment of claims

This presentation is meant to provide a high level overview of the current Basic and Voluntary AD&D plans. It in no way replaces or becomes an addition to the current policy. If there are any discrepancies between this overview and the policy, the terms, conditions, and exclusions of the policy will govern. Please refer to the policy for specific exclusions, definitions, plan provisions etc.