

Accident Insurance Burns & McDonnell

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 coverage in the case of an accident. That's why they are providing high limit, 24-hour accident protection while at work, home or traveling on business or pleasure for full-time US employees of Burns & McDonnell and its subsidiaries, affiliates and divisions that now exist or may hereafter be created.

Accidental Death & Dismemberment Benefits

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.

Additional Benefits:

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

Principal Sums

Eligible employees have a benefit amount equal to four (4) times their salary, subject to a Maximum Benefit Amount of \$300,000

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

Benefit Maximum	Up to \$500,000
Hospital Admission Guaranty Benefit Maximum:	Up to \$5,000
Family Travel Expense Benefit Maximum per Day: Maximum Number of Days:	Up to \$100 Up to 5 Days
War Risk— while traveling outside the jurisdiction of your permanent residence, Russia, Belarus, or Ukraine Aggregate Limit per War Risk Accident:	Up to \$10,000,000

What's Not Covered?

We will not pay benefits for any loss or Injury that is caused by, results from, or is contributed to by, directly or indirectly:

- ◆ suicide, attempted suicide or intentionally self-inflicted injury
- ◆ war or any act of war, whether declared or not (except as provided by the Policy)
- ◆ participating in military action while in active military service with the armed forces of any country or established international authority
- ◆ emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof
- ◆ being in, entering, or exiting any aircraft own, leased or operated by, or on behalf, of the Policyholder, or any aircraft operated by an employee of the Policyholder on the Policyholder's behalf
- ◆ riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member (except as provided by the Policy)
- ◆ traveling or flying on any aircraft engaged in Specialized Aviation Activities
- ◆ 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 Us from providing insurance, including, but not limited to, the payment of claims.



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% of Principal Sum



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This information is a brief description of the important features of this insurance plan. It is not an insurance contract. These services 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.