



## BUSINESS TRAVEL ACCIDENT SUMMARY

CARA

Contract Number: 99068178

Coverage: **Class 1: 24 Hour Business and Pleasure**  
**Class 2: Business Hazard**

Eligibility: **Class 1:** All active full-time and part time (work a minimum of 20 hours per week)  
Employees whose Employer has elected to purchase coverage under this plan.

**Class 2:** All active full-time and part time (work a minimum of 20 hours per week)  
Employees whose Employer has elected to purchase coverage under this plan.  
Coverage applies while the Employee is on business.

Benefit Amount: **\$ 50,000**

### Payment Schedule

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:

- In Hospital Benefit - \$500 per day to a maximum of 7 days
- Medical Evacuation/Repatriation – \$100,000
- Excess Accident Medical Expense - \$5,000; \$250 Deductible; \$1,000 Dental Benefit; \$2,500 Physical Therapy Benefit; \$1,000 orthopedic appliance amount; \$500 transportation (Class 2 only)
- Travel Assistance Services and ID Theft Services
- Coma – 1% per month to maximum of 100%
- Critical Burn – 10% to maximum of \$5,000
- Felonious Assault – 10% to a maximum of \$5,000
- Exposure and Disappearance
- Psychological Therapy - 2% to maximum of \$20,000
- Rehabilitation/Retraining - 2% to maximum of \$20,000
- Seat Belt and Occupant Device Coverage - 10% each to maximum \$50,000
- Personal Excursion – Up to 14 days

Aggregate Limit of Insurance: \$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.