Business Travel Accident Multinational Insurance Plan

Accidents happen – help your family prepare.

Effective Date: January 1, 2024
Termination Date: January 1, 2027

When You Are Covered

Classes 1 & 2

Business Only - while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America, the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Ukraine (as recognized by the United Nations), Belarus, Afghanistan, Iraq, Israel (including Gaza Strip, West Bank and Golan Heights), Lebanon, and Syria

24 Hour Protection - in the event of an injury during the course of an international trip (The following benefits are only available while traveling on business and during the course of any Trip made by such person outside the Insured Person's Home Country or Country of Permanent Assignment: Medical Expense Benefit, Personal Liability, Security Evacuation, and Travel Inconvenience.)

Class 3

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America, the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Ukraine (as recognized by the United Nations), Belarus, Afghanistan, Iraq, Israel (including Gaza Strip, West Bank and Golan Heights), Lebanon, and Syria

Family Relocation Trip – Insured Dependents only – extends coverage to a Dependent during the course of any family relocation trip that is authorized by, or taken at the direction of, the Policyholder and/or must be paid in whole or in part by the Policyholder.

Family Accompanying the Insured – Insured Dependents only – extends coverage to a Dependent while they are accompanying or on their way to join the Insured during an authorized Trip, when the trip is authorized by and/or paid in whole or in part by the Policyholder.

24 Hour Protection - in the event of an injury during the course of an international trip (The following benefits are only available while traveling on business and during the course of any Trip made by such person outside the Insured Person's Home Country or Country of Permanent Assignment: Medical Expense Benefit, Personal Liability, Security Evacuation, and Travel Inconvenience.)

Eligible Persons and Principal Sum

Class	Description of Class	Principal Sum
1	All active full-time employees of the Policyholder not in any other class.	Ten (10) times annual salary to a maximum of $500,000.
2	Executive Employees whose name(s) are on file with the Policyholder.	$1,000,000.
3	Spouse and Dependent Children of Class 1 & 2.	Spouse: $50,000 / Each Dependent Child: $25,000.

Annual Salary means an Insured Person's basic annual earnings from the Policyholder at the time of Accident, exclusive of overtime, bonuses, tips, commission, and special compensation.

F5, Inc.
MTA 0009153583

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Benefits

Accidental Death, Dismemberment and Paralysis

When Injury to an Insured Person results directly in any of the following covered losses within 365 days from the date of the accident that caused the Injury, we will pay, in one sum, the indicated percentage of the principal sum:

Loss of	Percentage of Principal Sum
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Thumb and index finger of same hand	25%

Paralysis	Percentage of Principal Sum
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and 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 on the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg.

If more than one loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

Attendor Benefit

If a Repatriation of Remains benefit becomes payable under the Policy, the Company will also pay for expenses reasonably incurred for one person (referred to as the Attendor) to accompany the deceased Insured Person's remains from the place where death occurred to the deceased Insured Person's place of primary residence, but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for the Attendor's lodging and meals for up to 7 days, but (a) only while the Attendor is away from his or her place of primary residence in connection with accompanying the deceased Insured Person's remains as described above, and (b) not to exceed $100 per day for lodging and $50 per day for meals. Travel Guard Group, Inc. must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bedside Visitor Benefit

If the Insured Person is confined to a Hospital or other medical facility for 7 days or more due to an Illness which begins while coverage under the Policy is in force or Injury; the Company will pay for expenses reasonably incurred to bring one person chosen by the Insured Person to and from the Hospital or other medical facility where the Insured Person is confined if the place of confinement is outside a 100-mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for lodging and meals for up to 7 days for such person in the area of such place of confinement, but (a) only while the Insured Person remains so confined, and (b) not to exceed $100 per day for lodging and $50 per day for meals. Travel Guard Group, Inc. must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bereavement and Trauma Counseling Benefit

If the Insured Person suffers a covered accidental death, accidental dismemberment or paralysis, or coma the Company will pay benefits for Covered Bereavement and Trauma Counseling Expenses for the Insured Person and all of his or her immediate family members for up to 10 sessions combined, with a maximum of $150 per session. The expenses must be incurred within one year of the date of the accident.

Carjacking Benefit

The Company will pay a benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit as a result of a Carjacking of an Automobile while the Insured Person is operating, or riding as a passenger in, (including getting in or out of) such Automobile. The amount payable is the lesser of: 1) $25,000; or 2) 10% of the largest benefit payable under any one of the Benefits specified above due to the Carjacking. Only one benefit is payable for all losses as a result of the same Carjacking.

Coma Benefit

If Injury renders an Insured Person Comatose within 365 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Insured Person's Principal Sum. This benefit is payable monthly for 11 months if the Insured Person remains Comatose due to that Injury. If the Insured Person remains Comatose through the 11th month, any residual portion of that Insured Person's Principal Sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose. If the Insured Person ceases to be Comatose due to the Injury any time during the first 11 months, the monthly benefit will end. No benefit is provided for the first 30 days of Coma. No benefit is payable after the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Emergency Evacuation Benefit

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 50 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation. Also provides benefits for reasonable expenses incurred following a covered Emergency Evacuation to return home those eligible dependent Children traveling with the Insured Person; and to bring one person chosen by the Insured Person to and from the medical facility where the Insured Person is confined. All arrangements must be made through Travel Guard Group, Inc.

Home Alteration and Vehicle Modification Benefit

Pays Covered Home Alteration and Vehicle Modification Expenses incurred within one year of the date of the accident, up to a maximum of $50,000, if the Insured Person suffers a covered accidental dismemberment and paralysis benefit for which an Accidental Dismemberment and Paralysis benefit is payable under the policy.

Medical Expense Benefit

The Medical Expense benefit can help pay for Covered Medical Services incurred by an Insured Person during the course of any Trip of less than 365 days outside of his or her country of permanent residence and While on the Business of the Policyholder, up to a benefit maximum of $500,000 per Insured Person for an Injury or Sickness that requires Physician treatment, and within 52 weeks after the date of the accident causing the Injury or the onset of the Sickness.

Medical Expense Benefit Exclusions

In addition to the Exclusions in the General Policy Exclusions section below, Medical Expense benefits are not payable for, and Usual and Customary Charges for Covered Medical Services do not include, any expense for or resulting from:

1. repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing Durable Medical Equipment unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment in the underlying bodily condition.

2. new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of the Injury or Sickness not to exceed $500 per tooth per accident.

3. new eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless the Injury or Sickness has caused impairment of sight; or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of sight.

4. new hearing aids or hearing examinations unless the Injury or Sickness has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of hearing.

5. rental of Durable Medical Equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Medical Benefits for rental of Durable Medical Equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Medical Expense in lieu of such rental expense).

6. personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals.

7. any condition for which the Insured Person is entitled to benefits under any Workers' Compensation Act or similar law.

Rehabilitation Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will reimburse the Insured Person for Covered Rehabilitative Expenses that are due to the Injury causing the dismemberment or paralysis. Reimburses Covered Rehabilitation Expenses, up to a maximum of $50,000, incurred within two years of and as a result of an Injury causing a covered dismemberment or paralysis under the Policy.

Repatriation of Remains Benefit

Pays benefits for covered expenses to return the Insured Person's body to his or her home if the Insured Person suffers a covered loss of life due to Injury or Emergency Sickness while at least 50 miles from home. All arrangements must be made through Travel Guard Group, Inc.

Seat Belt and Air Bag Benefit

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) $25,000 if the Insured Person is protected by a seat belt when he/she suffers a covered accidental death under the Policy while operating or riding as a passenger in a private passenger automobile. If the Insured Person is also protected by an air bag that inflates on impact, an additional benefit of the lesser of 1) 5% of the Principal Sum; or 2) $10,000 is payable.

Security Evacuation Benefit

Employers have an obligation to help ensure the safety and well-being of employees who travel outside their Home Country on the employer's behalf, including those who require a Security Evacuation. The Security Evacuation benefit pays for eligible expenses up to a $100,000 benefit maximum to take an Insured Person to the Nearest Place of Safety, as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per Occurrence. Covered Occurrences may include:

- Expulsion by appropriate authorities from Host Country or being declared persona non-grata.
- Political or military Occurrences that trigger an Advisory from appropriate authorities involving a Host Country.
- Verified Physical Attack or Verified Threat of Physical Attack from a third party.
- The Insured Person is deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety or well-being is in question within 7 days of being found.
- Natural Disaster (within 7 days of the event).

The benefit also includes options to return to the Insured Person's Host Country if return is safe and permitted, Home Country, or place of assignment within 7 days of Security Evacuation. All arrangements must be made through Travel Guard Group, Inc.

Security Evacuation Benefit Exclusions

In addition to the General Exclusions, no benefits are payable under the Security Evacuation Expense Benefit for charges, fees or expenses:

1. payable under any other provision of the Policy;
2. that are recoverable through the Insured Person's employer;
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;
4. arising from or attributable to an alleged:
   a. violation of the laws of the Host Country by an Insured Person; or
   b. violation of the laws of the Insured Person's Home Country;
   unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
6. arising from an Occurrence which took place in an Excluded Country;
7. for repatriation of remains expenses;
8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
9. for medical services;
10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
11. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
12. arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;
13. due to military or political issues if the Insured Person's Security Evacuation request is made more than 7 days after the Appropriate Authority(ies) Advisory was issued.

Personal Monetary Loss

Pays a benefit up to $5,000 for the loss or theft of money which is in the possession of the Insured Person at the time of loss or secured in a hotel safety deposit or locked safe. It also includes financial loss from fraudulent use of credit and debit cards; fraudulent use of mobile payment technology or the fraudulent use of a mobile phone to make calls and/or send data. The incident must be reported to the police or appropriate authorities within 48 hours of the incident and a written copy of their report must be submitted.

Personal Property

Pays a benefit for the cost of replacement or repair of Personal Property or Business Equipment that is lost, stolen or accidentally damaged up to a maximum amount of $5,000. The Personal Property or Business Equipment must be accompanying and in the care and custody of the Insured Person while he or she is on the Business of the Policyholder.
Additional Benefits:

1. Lost keys - If, while on a Trip, the keys to the primary residence of an Insured Person are lost or stolen, we will pay for the replacement keys or cost of replacing the lock(s) up to a maximum of $500.

2. Replacement travel documents - If, while on a Trip, an Insured Person's passport, required visa or other essential travel documents are lost, stolen or damaged, we will pay the Policyholder or the Insured Person up to $500 for the non-recoverable, reasonable and necessary costs of replacement items for the Trip to continue.

3. Temporary loss of Personal Property or Business Equipment - If the Insured Person's Personal Property or Business Equipment is temporarily lost for more than four hours during a Trip, we will reimburse the reasonable expenses up to $500 towards the cost of buying essential and reasonable replacement items. If the Personal Property or Business Equipment which has been temporarily lost becomes permanently lost and this results in a claim, we will deduct the amount already paid for temporary loss from the payment.

All loss or damages attributable to theft, vandalism, or loss or damage by Common Carriers must be reported to the local police or appropriate authority within 48 hours after the discovery of the loss and a written acknowledgment of the report obtained and provided to the Company.

Personal Liability

Reimburses the Policyholder to $1,000,000 for any legal liability to pay damages incurred by the Insured Person as a result of:

A. bodily Injury of any person, and/or
B. accidental loss or damage to the property of any person.

In addition we will pay all costs and expenses incurred with its written consent in connection with the defense of any claims against an Insured Person that are covered under this section of the Policy.

Court Attendance Benefit - In the event that a court requires an Insured Person to attend in connection with an event that has resulted in a valid claim under this section of the Policy, we will reimburse the Policyholder or Insured Person up to $2,000 for additional travel and accommodation expenses reasonably and necessarily incurred to attend the court.

Travel Inconvenience

Trip Cancellation Benefit. If an Insured has to cancel a Trip prior to the date of Departure, we will reimburse the Policyholder for non-recoverable, non-refundable deposits and advanced payments for the cost of the fare or Travel Arrangements up to a maximum of $10,000 which have been paid, or are payable under contract, and cannot be recovered elsewhere if the cancellation is due to:

(a) Injury or Sickness of the Insured Person or Immediate Family Member;
(b) death of the Insured Person or Immediate Family Member within 30 days before the Departure of the Insured's Trip; or
(c) any other unforeseen circumstances occurring outside the control of the Policyholder or the Insured Person other than those circumstances described in (a) or (b) above or specifically described or excluded under this Policy.

Trip Interruption & Replacement Benefit. If an Insured Person is unable to continue a Trip after the date of Departure we will reimburse the Policyholder for (a) the unused, non-refundable portion of the fare or Travel Arrangements which have been paid, or are payable under contract and cannot be recovered elsewhere; and (b) any additional costs necessarily incurred for fare and Travel Arrangements less any amount recoverable elsewhere to send one replacement person to assume the duties of the Insured Person up to a maximum of $10,000 if the interruption is due to:

(a) Injury or Sickness of the Insured Person or Immediate Family Member;
(b) death of the Insured Person or Immediate Family Member if the death occurs after the departure of the Insured Person on a Trip; or
(c) any other unforeseen circumstances occurring outside the control of the Policyholder or the Insured Person other than those circumstances described in (a) or (b) above or specifically described or excluded under this Policy.

Trip Rearrangement Benefit. When pre-booked travel arrangements for a Trip which has already commenced have to be altered for any of the following reasons:

1. failure of a Conveyance in which an Insured Person is travelling in order to reach the point of departure at the beginning of a Trip for a journey that involves travel outside the Insured's Home Country or Country of Permanent Assignment; or
2. failure of a Conveyance in which an Insured Person is travelling to arrive at its destination airport, port or station outside an Insured's Home Country or Country of Permanent Assignment at the published expected time of arrival which results in an Insured Person arriving too late to board an onward connecting aircraft, ship or train on which an Insured Person is booked to travel; or
3. loss or theft of passport, required visa(s) or other required travel documents;

We will reimburse the Policyholder the additional reasonable and necessary costs to reschedule or rearrange the fare or Travel Arrangements to enable the Insured to continue the Trip or return to their Home Country or Country of Permanent Assignment up to a maximum of $2,000 less any refunds or credits from previously paid amounts or amounts recoverable elsewhere.

Trip Delay Benefit. If the Departure of the scheduled ship, aircraft, vehicle or train on which an Insured Persons is booked to travel in order to get to their planned destination at the start, during or on completion of a Trip is delayed for more than 4 hours due to:

1. mechanical breakdown or any delay caused by a Travel Supplier; or
2. strike or industrial action; or
3. adverse weather conditions; or
4. Natural Disasters that cause a complete cessation of travel services at the point of Departure or destination;
5. the Insured Person's being delayed due to a traffic accident while en route to a Departure as substantiated by a police report;
6. breakdown of an owned or rented vehicle en route to the Insured Person's destination;
7. flight delays resulting from the temporary closures of airports from which flights were scheduled to depart due to documented security breaches or threat; or
8. civil disorder within 50 miles from the Departure point,

We will pay the Policyholder for Reasonable Additional Expenses up to $150 for every full four consecutive hours of delay, up an overall maximum of $2,000. Reasonable Additional Expenses means any expense for meals, taxi fares, essential telephone calls, and lodging which were necessarily incurred as the result of a Trip Delay and which are in excess of any vouchers or costs provided by the Travel Supplier or any other party free of charge.

Aggregate Limit of Indemnity Per Accident: $30,000,000

The Aggregate Limit means the maximum amount payable under the Policy and may be reduced if more than one Insured Person suffers a loss as a result of the same accident and if the amounts are payable for those losses under one or more of the following Benefits provided by the Policy: Accidental Death, Accidental Dismemberment and Paralysis Benefit, Coma Benefit. The maximum amount payable for all such losses for all Insured Persons under all those Benefits combined will not exceed the amount shown above as the Aggregate Limit. If the combined maximum amount otherwise payable for all Insured Persons must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured Persons for all such losses under all those Benefits combined.

Definitions

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Domestic Partner: means a person who has entered into a Domestic Partnership.

Domestic Partnership: means an arrangement whereby two persons of the same or opposite sex have established a domestic or civil union relationship pursuant to any controlling legal authority or, in the absence of such authority, an arrangement whereby two persons:

(a) who are not related to each other to a degree of closeness that would prohibit a legal marriage; and

(b) who are both at least the age of consent in the state in which they reside; and

(c) who are not married to anyone else, nor have any other Domestic Partner, Civil Union Partner or Registered Domestic Partner, and

(d) who meet any additional requirements that the Policyholder may impose, and

who have entered into a Domestic Partner relationship. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

Insured Dependent Child(ren): The Insured's unmarried children, including natural children from the moment of birth, step or foster children, or adopted children from the moment of placement in the home of the Insured, under age 26 and primarily dependent on the Insured for support and maintenance, 1) for whom premium has been paid; and 2) while covered under the Policy. Any unmarried dependent children of the Insured covered under the Policy before reaching the age limit specified above, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the Policy beyond that age limit for as long as the Policy is in force, but only if they remain continuously covered under the Policy.

Injury: means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs under the circumstances described in a Hazard applicable to that person; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss under a Benefit applicable to such Hazard.

Insured: A person: 1) who is a member of an eligible class of persons as described in the Eligible Persons and Principal Sums section of this document 2) for whom premium has been paid; and 3) while covered under the policy. However, an Insured does not include any person covered under the policy solely as an Insured Dependent.

Insured Person: An Insured or an Insured Dependent.

Insured Dependent: means an Insured Spouse, Domestic Partner, Insured Dependent Child.

Policyholder: means F5, Inc.

Sojourn and Personal Deviation, Sojourn or Personal Deviation: means non-business travel or activities undertaken While on the Business of the Policyholder but unrelated to furthering the business of the Policyholder. If they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than a total of 14 day(s).

Trip: A trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than 365 days. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

While on the Business of the Policyholder: While on assignment by, or at the direction of, the Policyholder for the purpose of furthering the business of the Policyholder. Does not include any period of time: 1) while the Insured is working at his or her regular place of employment; 2) during the course of everyday travel to and from work; or 3) during an authorized leave-of-absence or vacation. If an Insured's assignment to a location exceeds 365 days, such assignment will be deemed to change his or her residence and regular place of employment to the new location.

General Policy Exclusions

Unless otherwise provided by the Policy, no coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by the Policy.
3. Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by the Policy.
4. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these, unless specifically provided by this Policy.
5. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes, unless specifically provided by this Policy.
6. Full-time active duty in the armed forces National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured Person's being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person's being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. The Insured Person’s commission of or attempt to commit a felony.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

Travel Assistance Services

A full spectrum of travel, medical, security, and assistance services are offered to help travelers cope with emergencies and simplify the travel experience. These services are provided by Travel Guard®, a wholly owned subsidiary of AIG.

Highlights

- 24/7 assistance services while traveling virtually anywhere in the world.
- A members-only website and mobile app, which offers up-to-date travel destination information, advisories, and alerts.
- Global service centers, which respond to emergency medical, travel and security needs 24/7/365, are located in key regions around the globe.
- An extensive network with access to over 650,000 medical providers worldwide.
- Direct payment of expenses when using a local provider; eliminates an employees' out-of-pocket costs while traveling.
- An in-house security operation that includes a global network of more than 400 security professionals who are ready to assist on the spot.
- Secure evacuation assistance.
- 24/7 access to online Travel Security Awareness Training.

To access your assistance website, visit www.aig.com/us/travelguardassistance and download the AIG Travel Assistance mobile app to your Apple or Android smartphone. Register with your policy number (using numerals only).

Expenses incurred from third-party vendors for services not part of a filed insurance plan are the responsibility of the traveler.

Contact Information

For travel emergencies or for more information about your coverage:

Phone:

Within the U.S. (Toll-Free): 1-800-533-0699

Outside the U.S. (Collect/Reverse Charge): +1-817-826-7051

Email:

aigtravelassistance@aig.com

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa. currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by Travel Guard Group, Inc., an AIG company.

This is only a brief description of the insurance coverage(s) available under Policy Series C11860IM (Rev). The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.