



Eligibility		Zurich American Insurance Company
Class 1		All Active, U.S., Salaried Employees of the Policyholder.
Class 2		All Active, U.S., Non-Employee Directors of the Policyholder.
Class 3		All Active, U.S., Hourly Employees of the Policyholder.
Class 4		All Authorized, U.S., Guests of the Policyholder.
Class 5		The Spouse of a Primary Insured Person.
Class 6		The Dependent Child(ren) of a Primary Insured Person.
Hazards		
Class 1		24 Hour Accident Protection While on Business Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-2; Bomb Scare/Explosion; Felonious Assault; Hijacking or Skyjacking; War Risk
Class 2		24 Hour Accident Protection While on Business Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-2; Bomb Scare/Explosion; Felonious Assault; Hijacking or Skyjacking; War Risk
Class 3		24 Hour Accident Protection While on Business Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-2; Bomb Scare/Explosion; Felonious Assault; Hijacking or Skyjacking; War Risk
Class 4		24 Hour Accident Protection While on a Specified Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-3; War Risk
Class 5		24 Hour Accident Protection While on a Specified Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-3; War Risk
Class 6		24 Hour Accident Protection While on a Specified Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only H-3; War Risk
Benefit Amount		
Class 1		Five (5) times Base Annual Earnings to a maximum of \$1,000,000
Class 2		\$500,000
Class 3		Five (5) times Base Annual Earnings to a maximum of \$1,000,000
Class 4		\$100,000
Class 5		\$50,000
Class 6		\$25,000
Aggregate Limit		\$5,000,000 per Aircraft Accident; \$5,000,000 per Bomb Scare/Explosion; \$5,000,000 per Felonious Assault; \$5,000,000 per War Risk Accident
AD&D Loss Schedule		
Accidental Loss of		within 365 Days
Life		100%
Both Hands or Both Feet		100%
One Hand and One Foot		100%
One Hand or One Foot Plus Sight of One Eye		100%
Sight of Both Eyes		100%
Speech and Hearing		100%
Speech or Hearing		50%
One Hand or One Foot or Sight of One Eye		50%
Thumb and Index Finger of the Same Hand		25%
Hearing in One Ear		25%
Paralysis		within 365 Days
Quadriplegia		100%
Triplegia		75%
Paraplegia		75%
Hemiplegia		50%
Uniplegia		25%

Other Provisions	
Attendor / Escort Services Benefit	If a Repatriation of Remains occurs, Escort Services benefit amount is Unlimited
Bedside Visit / Visit to Hospital Benefit	If Insured is confined to a hospital for more than 7 consecutive days, benefit amount is Unlimited
Business Trip Definition	Up to 365 days
Carjacking Benefit	10% of the Principal Sum up to a maximum of \$25,000
Coma Benefit	5% of the Principal Sum payable up to 12 months with the balance payable in a lump sum thereafter Waiting Period: 30 days Lapse Period: 90 days
Daycare Benefit	10% of the Principal Sum up to a maximum of \$10,000 per child per year up to a maximum of 4 consecutive years Maximum benefit for all children and all years: \$50,000
Emergency Medical Evacuation (when 100 or more miles from home)	Unlimited
Exposure and Disappearance	Included
Hearing Aid or Prosthetic Appliance Benefit	10% of the Principal Sum up to a maximum of \$10,000
Higher Education Benefit	10% of the Principal Sum up to a maximum of \$10,000 per child per year up to a maximum of 4 consecutive years Maximum benefit for all children and all years: \$50,000
Home Alteration and Vehicle Modification Benefit	20% of the Principal Sum up to a maximum of \$50,000
Personal Deviation	Up to 14 days
Permanent Total Disability (Classes 1-3 Only)	1% of the Principal Sum per month payable for up to 100 months after 12 month waiting period
Rehabilitation Benefit	10% of the Principal Sum up to a maximum of \$25,000
Repatriation of Remains Benefit (when 100 or more miles from home)	Unlimited
Seat Belt and Air Bag Benefit	10% of the Principal Sum up to a maximum of \$50,000 per benefit
Therapeutic Counseling Benefit	Maximum: \$25,000
Travel Assistance Services	Provided through Zurich Travel Assist
War Risk Excluded Countries	United States, Afghanistan & Iraq, or the Insured's country of residence
General Exclusions	
A loss will not be a Covered Loss if it is caused by, contributed to, or results from:	
Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury;	
War or any act of war, whether declared or undeclared;	
Involvement in any type of active military service;	
Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods;	
Participation in the commission or attempted commission of any felony, an assault, insurrection or riot;	
Parasailing, bungee jumping;	
Being intoxicated while operating a motor vehicle. o An Insured will be conclusively presumed to be intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the Accident occurred, to be intoxicated, if operating a motor vehicle. o An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the Insured's intoxication.	
Being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage;	
Travel or flight in any aircraft except to the extent stated in the Policy.	

This summary is an illustration only. Please refer to your booklet/certificate for complete details.