Business Travel Accident Benefit Summary
Policyholder: United Cleanup Oak Ridge LLC (UCOR)
Policy Period: September 1, 2025 - September 1, 2028
Policy Number: GTU 3032066

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; 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; 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; 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; War Risk
Class 5	24 Hour Accident Protection While on a Specified Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only; War Risk
Class 6	24 Hour Accident Protection While on a Specified Trip, Excluding Corporate Owned or Leased Aircraft, Passenger Only; War Risk
Benefit Amount	
Class 1	Five (5) times Base Annual Earnings to a maximum Principal Sum of $1,000,000
Class 2	$500,000
Class 3	Five (5) times Base Annual Earnings to a maximum Principal Sum 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

Business Travel Accident Benefit Summary
Policyholder: United Cleanup Oak Ridge LLC (UCOR)
Policy Period: September 1, 2025 - September 1, 2028
Policy Number: GTU 3032066

Mercer

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)*	100% of the Principal Sum after 12 month waiting period
Rehabilitation Benefit	10% of the Principal Sum up to a maximum of $50,000
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, Belarus, Israel and the Occupied Territories, Russia, South Sudan, Sudan, and Ukraine 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;
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.

MARSH&McLENNAN COMPANIES