

## Business Travel Accident & Out of Country Medical Coverage Summary

**Barry-Wehmiller Companies, Inc.**  
**Policy Number: GTP 0009112715B**

### **Business Travel Accident:**

This coverage includes a benefit in the event of your accidental death or dismemberment while on business travel (includes seven-day personal deviation) and is separate from the company paid Life / AD&D benefit. In addition to providing a benefit (up to \$300,000) in the event of your accidental death or dismemberment while traveling on company business, this policy offers valuable travel resources, emergency evacuation transportation, security and identity theft services through AIG Travel Assist. Please note, Travel Guard Group is our primary partner for emergency travel arrangements.

### **Out of Country Medical:**

If while traveling on business outside of his/her country of permanent residence on any trip of less than 365 days, an associate suffers an injury or contracts a sickness that requires him/her to be treated by a physician, the coverage will pay the Usual and Customary Charges incurred for covered medical services received due to that injury or sickness up to \$300,000. This coverage is secondary to any private or social plan coverage.

**Eligible Persons:** All other active full-time U.S. and International employees and all active full-time international leased employees/contractors of the policyholder, Legal Spouse\* and/or Unmarried Dependent Children\*\*

### **Benefit Amount:** Accidental Death & Dismemberment

- Associate - Three Times Annual Salary\*\*\* to a maximum of \$300,000
- Spouse - \$50,000
- Child(ren) - \$25,000

### Out of Country Medical Benefit Limit Per Incident:

- Associate and Eligible Dependents- \$300,000

### **New Benefit:**

#### Natural Disaster

- Up to \$100,000 in coverage due to a natural disaster, this is an additional benefit under the Security Evacuation Benefit Rider currently in place.

\*Associates Legal Spouse

\*\*Associates unmarried children under age 19 or 23 if attending an accredited higher education institution and who are primarily dependent on the Insured for support and maintenance (includes natural, step, foster, or adopted children). Handicapped children covered under the policy who reach the limiting age may continue to be eligible for coverage only if they remain continuously covered under the policy. See policy for specific details.

\*\*\*Annual Salary includes base salary only, excluding overtime, bonuses, tips, commission and any other special compensation.

### **Table of Covered Benefits\***

<b>Associates</b>	<b>Dependents</b>
24 Hour Accident Protection – Business Travel Only	24 Hour War Risk Coverage
24 Hour War Risk Coverage	24 Hour Family Relocation Trip
Accidental Death	Family Coverage. Accompanying the Insured
Accidental Dismemberment & Paralysis	Accidental Death
Security and Natural Disaster Evacuation	Accidental Dismemberment & Paralysis
Bereavement & Trauma Counseling	Emergency Evacuation with Family Travel Benefit
Carjacking	Security and Natural Disaster Evacuation
Coma	Repatriation of Remains
Emergency Evacuation with Family Travel Benefit	Baggage and Personal Effects
Home Alteration & Vehicle Modification	Out of Country Medical Expense Benefit
Rehabilitation	Bereavement & Trauma Counseling
Repatriation of Remains	Carjacking
Baggage and Personal Effects	Coma
Out of Country Medical Expense Benefit	Home Alteration & Vehicle Modification
Seat Belt and Air Bag Benefit	Rehabilitation
	Seat Belt and Air Bag Benefit

\*General Exclusions apply, see policy for specific details

**A Trip is defined as:** A trip taken by an Associate which begins when the Associate 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). 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. A Trip does not include a trip to a location that extends for more than 365 days.

**Family Accompanying the Associate:**

Applies only with respect to Injury sustained by the Associates Dependent:

1. while he or she is accompanying the Associate or on his or her way to join the Associate; and
2. when the Trip is authorized by and/or paid for in whole or in part by the Company; and
3. while the Associate is covered during the course of the circumstances described in, and subject to the exclusions and other terms and conditions of any benefits for which the Associate is covered under the Policy.

**Proof of Loss - must be furnished to AIG within 90 days following the date of loss.**

**Travel Assist benefits offered through Travel Guard Group, Inc. includes but is not limited to:**

- Emergency medical evacuation transportation assistance
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- Flight re-bookings
- Roadside Assistance
- Lost baggage, passport/travel documents assistance
- Emergency telephone interpretation assistance
- Embassy or Consulate Referral
- Currency conversion or purchase

**Covered Medical Service(s) means any of the following services, if the service is determined Medically Necessary:**

- Hospital semi-private room and board (or, when Medically Necessary, room and board in an intensive care or cardiac care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;
- Services of a Physician or a registered nurse (R.N.);
- Ambulance service to or from a Hospital;
- Laboratory tests;
- Radiological procedures;
- Anesthetics and the administration of anesthetics;
- Blood, blood products and artificial blood products, and the transfusion thereof; physical therapy and occupational therapy;
- Rental of Durable Medical Equipment;
- Artificial limbs, artificial eyes or other prosthetic appliances; or
- Medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

**This is a brief outline and is not a legal document. For a full description of benefits, terms, limits and conditions, refer to the Policy or Certificate of Coverage document. In the event of a dispute between this summary and the policy, the policy will prevail.**