

# BUSINESS TRAVEL ACCIDENT INSURANCE

## GumGum, Inc.



### The benefits outline below are for:

**Class 1:** All active full-time employees of the Policyholder earning \$80,000 or more annually domiciled in the U.S.

**Class 2:** All active full-time employees of the Policyholder earning less than \$80,000 annually domiciled in the U.S.

### What type of coverage is my employer providing?

**Business Trip Coverage** – Accidental Death & Dismemberment (AD&D) Insurance benefits to eligible employees while they are traveling on company assignment, including local business travel.

Benefit (AD&D) Amount

**Class 1:** \$250,000

**Class 2:** \$100,000

**Aggregate Limit** = \$1,250,000

### What other benefits are included?

The following benefits pay the full principal sum amount:

- **24-Hour Hijacking Business** - A benefit is paid if an insured person suffers a covered loss at any time due a hijacking and while on a business trip covered under the policy.
- **Extraordinary Commutation** – A benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Sojourn and Personal Deviation** - A benefit is paid if the insured person suffers an injury resulting in a covered loss during a sojourn or personal deviation while on a covered business trip.

### Has my employer chosen any Supplemental or “add on” Benefits?

Yes. The following are the Supplemental Benefits that your employer has chosen as part of your Business Travel Accident Insurance coverage:

Supplemental Benefit	Benefit Amount
Adaptive Home & Vehicle	10% to \$25,000
Bereavement Counseling	\$100 per visit to a max of \$500
Coma	See AD&D amount
Permanent Total Disability Benefit	See AD&D amount
Rehabilitation	10% to \$25,000
Seat Belt	10% to \$25,000
Air Bag	5% to \$10,000
Therapeutic Counseling	10% to \$25,000

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## Benefit Descriptions:

- **Adaptive Home & Vehicle**— It pays a benefit for home or vehicle modifications when needed due to the insured's accidental dismemberment, paralysis or loss of use of a limb or limbs.
- **Bereavement Counseling**—It pays a benefit if the insured's spouse or children need counseling following the insured's death or severe injury.
- **Coma**—It pays a benefit if the insured sustains a coma due to a covered accident.
- **Paralysis**—It pays a benefit if an injury to the insured results in a covered loss due to paralysis.
- **Permanent Total Disability Lump Sum**—It pays a lump sum benefit for permanent total disability.
- **Rehabilitation** — It pays an expense reimbursement for rehabilitation benefit if the insured suffers a covered loss which results in an accidental dismemberment, paralysis, and/or loss of use benefit being payable while participating in a covered activity or hazard.
- **Seat Belt and Airbag**—It pays a benefit to the insured who suffers a loss of life which results in an accidental death benefit being payable, if the insured is wearing a properly fastened seat belt while operating or riding as a passenger in an automobile.
- **Therapeutic Counseling** —It pays a benefit for expenses incurred by an insured for therapeutic counseling due to a covered loss for which an accidental dismemberment, paralysis or total loss of use benefit is payable.

## Standard Benefits include:

The policy pays:

- 100% of the Accidental Dismemberment Benefit Amount for accidental loss of Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, Speech and Hearing, Either Hand or Foot and Sight of One Eye or Quadriplegia.
- 75% of the Accidental Dismemberment Benefit Amount for Paraplegia.
- 50% of the Accidental Dismemberment Benefit Amount for accidental loss of Either Hand or Foot, Sight of One Eye, Speech or Hearing or Hemiplegia
- 25% of the Accidental Dismemberment Benefit Amount for accidental loss of Thumb and Index Finger on the Either Hand.

## Important Information:

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.

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