

Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

When You Are Covered

Class(es) IA & IB

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

Occupational Violent Crime - due to a covered Criminal Act of Violence while on the Business of and while On-Premises of the Policyholder.

Class IC

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.

Eligible Persons and Principal Sum

Class	Description of Class	Principal Sum
IA	All active U.S. Officers, Members of the Board of Investment, Directors and Trustees of Member Banks of the Policyholder, who are not in any other Class.	\$500,000
IB	All Other active U.S. Employees of Member Banks of the Policyholder, who are not in any other Class.	\$300,000
IC	All Eligible Spouses and Eligible Dependent Children who are traveling on the business of the Member Bank of the Policyholder, with an Insured, who are not in any other Class.	\$50,000

The Principal Sum amount payable for a loss will be reduced if an Insured Person is age (70) or older on the date of the accident causing the loss with respect to any Benefit provided by the Policy where the amount payable for the loss is determined as a percentage of his/her Principal Sum. The amount payable for the Insured Person's loss under that Benefit is a percentage of the amount that would otherwise be payable. Please refer to the Policy for specific details.



Massachusetts Bankers Association
GTP 0009101853-A

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	100%
Hemiplegia	100%
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.

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.

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.

Conversion Privilege

(Applies to the Accidental Death Benefit and Accidental Dismemberment Benefit only.)

If an Insured Person's coverage ends (prior to age 70) because he or she is no longer a member of any eligible class of persons as described in the Classification of Eligible Persons section of the Declarations section of the Policy, coverage may be converted to an individual accidental death and dismemberment policy (herein called an Individual Policy). However, an Insured Dependent may convert only if he or she is the age of majority or over on the date coverage ends. Coverage under the Individual Policy may not be less than \$100,000 and may not exceed the greater of: (1) the amount for which the Insured was covered under the Policy; or (2) \$500,000.

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 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$250,000. 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 \$25,000 if the Insured Person suffers a covered accidental dismemberment or paralysis benefit for which an Accidental Dismemberment and Paralysis benefit is payable under the policy.

Permanent Total Disability Benefit (Applicable to Class IA and IB only)

(Not Applicable to Insureds Age 70 or Older on the Date of the Accident)

If, as a result of an Injury, the Insured Person is rendered Permanently Totally Disabled within 365 days of the accident that caused the Injury, the Company will pay 100% of the Principal Sum at the end of 12 consecutive months of such Permanent Total Disability. Permanently Totally Disabled/Permanent Total Disability means the Insured Person is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training. However, with respect to an Insured Person for whom an occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, Permanently Totally Disabled/Permanent Total Disability means, that the Insured Person is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the accident.

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 \$25,000 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 100 miles from home, up to a maximum of \$250,000. 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) 10% of the Principal Sum; or 2) \$25,000 is payable.

Tuition Benefit (Applicable to Class IA and IB only)

If the Insured suffers a covered accidental death such that an Accidental Death benefit is payable under the Policy, an additional benefit is payable so the Insured's eligible child or spouse can continue or commence their education in an institution of higher learning that is equal to the least of: 1) the actual tuition (exclusive of room and board); 2) 10% of the Insured's Principal Sum as applicable; or 3) \$25,000. The benefit is payable for up to four consecutive years.

To be eligible for this Benefit the child(ren) must be enrolled as a full time student in an institution of higher learning within 365 days after the date of the Insured's death and the Spouse must be enrolled in an institution of higher learning or professional or trade training program within 30 months after the date of the Insured's death.

If there is no Child under age 25 eligible for the benefit within 365 days after the date of the Insured's death, the Company will pay a one-time lump sum benefit of \$5,000 to the Insured's designated beneficiary.

If there is no Spouse eligible for the benefit within 30 months after the date of the Insured's death, the Company will pay a one-time lump sum benefit of \$5,000 to the Insured's designated beneficiary.

Aggregate Limit of Indemnity Per Accident: \$5,000,000

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, Permanent Total Disability 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 25 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; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

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.

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

Policyholder: means Massachusetts Bankers Association

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: 7 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 or auto-eroticism.
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.
4. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
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.
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 being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person 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.
10. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
11. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

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, Permanent Total Disability 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): 1-877-244-6871

Outside the U.S. (Collect/Reverse Charge): +1-715-346-0859

Email:

assistance@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 C11860DBG-MA. 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.

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