

FIVE COLLEGE COMPLIANCE & RISK MANAGEMENT
Travel Accident Insurance & Travel Services Program for Faculty and Staff

Overview of Coverage

Who is covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage/ Limitations on coverage
<p>Class I</p> <p>All active full time employees, Department Heads, and all Designated Trustees, who are not in any other Class.</p> <p><i>Any employee who is taking classes or is enrolled as a part time student at the college and is injured while participating in a class trip as a student in the class will not be covered.</i></p>	<p>While on assignment or at the direction of the Policyholder for the purpose of furthering the business of the college.</p> <p>Coverage begins upon leaving residence or regular place of employment, whichever is later and ends on the return to place of residence or place of employment, whichever is earlier.</p> <p>Includes sojourn and personal deviation from the business activity.</p> <p>Includes Coma Benefit</p>	Accidental Death & Dismemberment	\$300,000
		Permanent and Total Disability	\$300,000
		Accident Medical Expense – Excess	\$2,500
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
		Sojourn and personal deviation from the business activity	Within 250 miles, up to 7 days
<p>Class II</p> <p>All active part time employees, who are not in any other Class.</p> <p><i>Any employee who is taking classes or is enrolled as a part time student at the college and is injured while participating in a class trip as a student in the class will not be covered.</i></p>	<p>While on assignment or at the direction of the Policyholder for the purpose of furthering the business of the college.</p> <p>Coverage begins upon leaving residence or regular place of employment, whichever is later and ends on the return to place of residence or place of employment, whichever is earlier.</p> <p>Includes sojourn and personal deviation from the business activity.</p> <p>Includes Coma Benefit</p>	Accidental Death & Dismemberment	5 times the salary, not to exceed \$300,000
		Permanent and Total Disability	No coverage
		Accident Medical Expense – Excess	\$2,500
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
		Sojourn and personal deviation from the business activity	Within 250 miles, up to 7 days
<p>Class V</p> <p>All Guests (non-employee) of Trustees or Employees of the named member colleges</p>	<p>While traveling with a trustee or employee on business and at the expense of the Policyholder.</p>	Accidental Death & Dismemberment	\$25,000
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.

Overview of Coverage (Continued)

Who is covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage/ Limitations on coverage
<p>Class IX</p> <p>All active U.S. staff members who are traveling outside of the United States on sanctioned abroad programs</p>	<p>24 - Hour coverage while outside the U.S. and while enrolled at the College for a study abroad program.</p> <p>Coverage ends upon return to the U.S., or following the end of the term of study for the study abroad program, allowing for reasonable return travel, whichever is earlier.</p>	Accidental Death & Dismemberment	\$300,000
		Permanent and Total Disability	\$300,000
		Accident Medical Expense – Excess	\$2,500
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
<p>Class III</p> <p>Eligible Spouse (of any of the above insureds) and/or</p> <p>Child (of any of the above insureds defined as: Unmarried dependent child under age 19 or 25 if a full time student or any dependent unmarried child under age 25 who is incapacitated)</p>	<p>While accompanying a Trustee or an Employee on a business trip. Must be at the expense of the College.</p>	Accidental Death & Dismemberment	\$25,000
		Permanent and Total Disability	\$300,000
		Accident Medical Expense – Excess	\$10,000
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.

Policy Provisions

Incurral Period	Defined loss must occur within 365 days of the accident
Aggregate Limit	\$1,500,000 for any one accident
Accidental death or dismemberment defined as loss of:	Percentage of Coverage
Life	100%
Both hands or both feet or sight in both eyes (loss of sight defined as complete and irrecoverable loss of sight)	100%
One hand and one foot	100%
Speech & Hearing in both ears	100%
Either Hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Thumb & index finger on same hand	25%
Exposure to elements as a result of accident	Considered cause of loss; benefits calculated as listed above.
Disappearance	Benefits payable after one year of disappearance
Reduction Schedule (AD&D only)	
Age (Trustees, Employees)	Percentage of Coverage
70-74	82.5%
75-79	57.5%
80-84	37.5%
85+	20%
Age (Other)	Percentage of Coverage
70-74	65%
75-79	45%
80-84	30%
85+	15%
Exclusions	
<p><i>Benefits will not be paid if the cause of the death or injury is a result of :</i></p> <ul style="list-style-type: none"> • Self –inflicted wounds, suicide, attempted suicide • War or act of war • Injury in the armed force • Commitment of a felony • A loss suffered when insured is legally intoxicated will be reviewed for attempted suicide, suicide and may be denied • Piloting an aircraft (<i>except as specifically scheduled on the policy</i>) • Boarding, alighting from aircraft engaged in extra hazardous aviation activity or policyholder owned aircraft (<i>except as specifically scheduled on the policy</i>) • A loss suffered when insured is voluntary taking illegal or nonprescription drugs will be reviewed for attempted suicide, suicide, and may be denied • Ordinary Travel to and from school (<i>Workers' Compensation guidelines will apply</i>) • Bona fide leaves of absences or vacations (<i>except as otherwise provided; see notes below</i>) • Sickness or disease except infection to any accidental wound (<i>except for acute illness; only in respect to repatriation or medical evacuation</i>) • Medical or surgical treatment of sickness or disease • Hernia of any kind 	

Additional Notes and Definitions

Notes on Exclusions

(1) Faculty with 9 month appointments may be covered outside the nine month appointment if they are performing research or other activities that are furthering the business of the College.

(2) Employees on sabbatical leave are covered as per (1) for a period of up to one year, while they are performing research or other activities that are furthering the business of the College.

Coverage for **accident medical expenses excludes sports activities**. Insured must suffer the injury within 180 days of accident which caused the injury and the benefit is payable for charges incurred only within 52 weeks after the date of the accident causing that injury.

Key Definitions

Permanent Total Disability: Unable to perform the material and substantial duties of any occupation for which qualified by reason or education, experience, or training.

Age Limit: Age 70 (not coverable after age 70)

Disability Period: 12 months

Qualifying Period: 365 days after the accident

Seatbelt Benefit: Additional benefit if insured suffers an accidental death while operating or riding as a passenger in a registered automobile while wearing a properly fastened original factory installed seatbelt. Must be documented in the official report of the accident or certified by the investigating officer. **Note:** Exclusions of the policy apply.

Travel Assistance

Travel assistance services shall correspond with the Group Travel Accident Coverage. To review your specific coverage circumstances, refer to the *Overview of Coverage* table (page 1 and 2 of this document). Travel must be 100 or more miles away from the eligible persons place of permanent assignment or residence. Exclusions and limitations of the Travel Accident Policy apply to benefits available under this coverage. **Only Medical Evacuation and Repatriation provide any financial resources to the insured.** All other services are “assist” only, using the insured’s own resources.

Medical evacuation and repatriation services must be directed by AIG Travel Guard for any benefits to be paid.

Emergency Medical Assistance	
Services Offered	AIG Travel Guard
Medical referrals	Will assist in providing access to local doctors/facilities
Medical monitoring	Will assist in providing access to local doctors/facilities
Medical evacuation / return home	If covered person is outside of 100 mile radius of residence or permanent assignment: <ul style="list-style-type: none"> • Transported to (1) nearest hospital or medical facility, (2) his or her residence or country of domicile, or (1) and (2) Note: will not automatically be returned home – may send to closest medical facility. • Maximum amount \$250,000.
Traveling companion	Will assist with travel arrangements
Dependent child assistance	Will assist with travel arrangements
Visit by a family member or friend	Will assist with travel arrangements
Emergency medical payment assistance	Will assist using your financial resources
Return of mortal remains	Loss of life due to injury while outside a 100 mile radius from his/her place of residence or permanent assignment. Return to country of domicile up to a maximum of \$250,000.
Replacement of medication or eyeglasses	Assistance with replacement, using your financial resources
Emergency Personal Services	
Services Offered	AIG Travel Guard
Sending and receiving emergency messages	Will arrange for assistance
Emergency travel arrangements	Will arrange for assistance
Emergency cash	Coordinate with your finances
Locating lost luggage or passport	Will arrange for assistance
Legal assistance and/or bail	Legal assistance only
Interpretation/translation	Will provide assistance
Pre-Trip Information	
Services Offered	AIG Travel Guard
Informational services regarding passport, cultural information, temperature and weather conditions, embassy and consular referrals, foreign exchange rates, travel advisories	Included through 24-hour toll free number

Country of Domicile is defined as the true fixed and permanent home and principal establishment and to which whenever he/she is absent he/she has the intention of returning. Residence is defined as true, fixed and permanent home. In the case of students, their residence is not the dorm or off campus living address.