Did you know that every five minutes a person dies in an accident? It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.

The benefits outlined below are for:

Class 1: All active, Full-time and Part-time Trustees and Officers of the Policyholder.

Class 2: All active, Full-time and Part-time Tenured Faculty and Exempt Administration of the Policyholder, not included in Class 1.

Class 3: All active, full-time and Part-time Untenured Faculty, Staff, Maintenance and Operations Employees of the Policyholder, not included in Classes 1 or 2.

Class 4: All active, Full-time and Part-time Tenured Faculty on Leave of the Policyholder, not included in Classes 1, 2 or 3.

Class 5: All active, Full-time and Part-time Appointed Faculty Members of the Policyholder, not included in Classes 1, 2, 3 or 4.

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.

Class 1: Benefit (AD&D) Amount = $200,000
Class 2: Benefit (AD&D) Amount = $100,000
Class 3: Benefit (AD&D) Amount = $100,000
Class 4: Benefit (AD&D) Amount = $100,000
Class 5: Benefit (AD&D) Amount = $50,000

Aggregate Limit: $1,000,000 shall be the total limit of the Company’s liability for all benefits payable under this policy because of injury sustained due to any one accident.
What other benefits are included?
The following benefits pay the full principal sum amount:

• **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.

• **Skyjacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a skyjacking anywhere in the world while on a Business Trip.

• **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal trip while the employee is on a covered business trip.

• **Paralysis Benefit** – A benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e., Paraplegia, Quadriplegia, or Hemiplegia).

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:

<table>
<thead>
<tr>
<th>Supplemental Benefit</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehabilitation</td>
<td>5% of the Principal Sum to a maximum of $5,000</td>
</tr>
<tr>
<td>Seat Belt</td>
<td>10% of the Principal Sum to a maximum of $25,000</td>
</tr>
</tbody>
</table>

Benefit Descriptions:

• **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.

• **Seat Belt Benefit** – An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a driver and also wearing a seat belt.

Standard Benefits include:

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand
- Paralysis Benefit

The policy pays for:
- 100% of the amount of coverage in the event of 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, quadriplegia.
- Three-quarters (75%) for accidental Paraplegia.
- One-half (50%) for accidental loss of either hand or foot, sight of one eye, speech or hearing, Hemiplegia.
- One-Quarter (25%) for accidental loss of thumb and index finger of either hand.
This Business Travel Accident policy does not pay for medical expenses

**Business Trip means a bona fide trip:**

a) while on assignment or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder;  
b) which begins when a person leaves his or her residence or place of regular employment, whichever last occurs, for the purpose of beginning the trip;  
c) which ends when he or she returns to his or her residence or place of regular employment, whichever first occurs; and  
d) excluding travel to and from work, bona fide leaves of absence and vacations.

The following section is only applicable to classes 2, 3, 4 & 5:

Accidental Death and Dismemberment Reduction on and after Age 70: On the date of the Insured Person's attainment of ages 70, 75, 80, and 85, the Insured Person's amount of Principal Sum will reduce. The reduced amount will be determined by multiplying the Amount of Principal Sum shown in the Schedule and applicable to the Insured Person by the percentage shown below for his or her attained age:

<table>
<thead>
<tr>
<th>Insured Person's Age:</th>
<th>Percentage of Principal Sum:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 70 – 74</td>
<td>65%</td>
</tr>
<tr>
<td>Age 75 – 79</td>
<td>45%</td>
</tr>
<tr>
<td>Age 80 – 84</td>
<td>30%</td>
</tr>
<tr>
<td>Age 85 or over</td>
<td>15%</td>
</tr>
</tbody>
</table>

Insured Persons age 70 or over will not be eligible for a Principal Sum Amount that is more than the Percentage of Principal Sum shown above for his or her attained age.

**War Risk Coverage** excludes war or act of war, whether war is declared or not, occurring within the geographical limits, territorial waters or airspace above the United States, Canada, Afghanistan, Algeria, Colombia, Iraq, Israel, Libya, Saudi Arabia, Sudan, South Sudan, Ukraine and any country with respect to an Insured Person who is a resident or native of that country.

**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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