

FIVE COLLEGES RISK MANAGEMENT

Travel Accident Insurance & Travel Services Program for Faculty & Staff

Summary of Coverage

July 1, 2008 to June 30, 2011

Who is Covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage / Limitations on coverage
<p>Class I All active full time employees and designated trustees.</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. 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>	<p>Accidental Death & Dismemberment</p> <p>Permanent and Total Disability</p> <p>Accident Medical Expense – Excess (see note below)</p> <p>Seatbelt Benefit</p> <p>.....</p>	<p>\$300,000</p> <p>\$300,000</p> <p>\$2,000</p> <p>10% of Principal Sum to a maximum of \$10,000</p> <p>Within 250 miles, up to 7 days.</p>
<p>Class VII All active part time employees.</p> <p><i>Any employee who is taking classes or is enrolled as a part time student at the college and is injured as 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. Begins on the later of leaving residence or regular place of employment and ends on the earlier of return to place of residence or place of employment.</p> <p>Includes sojourn and personal deviation from the business activity.</p> <p>Includes Coma Benefit</p>	<p>Accidental Death & Dismemberment</p> <p>Permanent and Total Disability;</p> <p>Accident Medical Expense – Excess</p> <p>Seatbelt Benefit</p> <p>.....</p>	<p>10 x salary not to exceed \$300,000.</p> <p>No Coverage</p> <p>\$2,000</p> <p>10% of Principal Sum to a maximum of \$10,000</p> <p>Within 250 miles, up to 7 days.</p>
<p>Class II Guests of trustees or employees of the named member colleges</p>	<p>While traveling with a trustee or employee on business <i>and</i> at the expense of the policyholder.</p>	<p>Accidental Death & Dismemberment</p> <p>Seatbelt Benefit</p>	<p>\$25,000</p> <p>10% of Principal Sum to a maximum of \$10,000</p>
<p>Accident Medical Benefit is excess of any other collectible insurance, including Workers' Compensation</p>			

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Class IV Spouse (of any of the above insureds) <i>and/or</i> Child (of any of the above insureds <i>defined as</i> : Unmarried dependent child under age 19 <i>or</i> 25 if a full time student <i>or</i> any dependent unmarried child under age 25 who is incapacitated)	While accompanying a trustee or an employee on a business trip. Must be at the expense of the college.	Accidental Death & Dismemberment	\$25,000
		Seatbelt Benefit	10% of Principal sum to a maximum of \$10,000.
		Accidental Death & Dismemberment	\$10,000
		Seatbelt Benefit	10% of Principal sum to a maximum of \$10,000.

POLICY PROVISIONS

<p>Incurral Period</p> <p><i>Accidental Death or Dismemberment Defined as Loss of:</i></p> <p>Life</p> <p>Both hands or both feet or sight in both eyes (loss of sight defined as complete and irrecoverable loss of sight)</p> <p>One hand and one foot</p> <p>Speech & Hearing in both ears</p> <p>Either Hand or foot and sight of one eye</p> <p>Either hand or foot</p> <p>Sight of one eye</p> <p>Speech or Hearing in both ears</p> <p>Thumb & index finger on same hand</p> <p>Exposure to elements as a result of accident</p> <p>Disappearance</p> <p>Reduction Schedule (AD&D only)</p> <p> Age: Trustees, Employees.</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p> Age: All Others</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p>Aggregate Limit of Liability</p>	<p>365 days (Defined loss must occur within 365 days of accident)</p> <p><i>Coverage benefit is percentage of "amount of Coverage" shown above, depending upon the loss</i></p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>25%</p> <p>Included as cause of loss, benefits per schedule above</p> <p>Benefits payable after one year of disappearance</p> <p><i>Benefit is reduced to the percent of total benefit based on age of insured</i></p> <p>80%</p> <p>55%</p> <p>35%</p> <p>20%</p> <p>65%</p> <p>45%</p> <p>30%</p> <p>15%</p> <p>\$1,500,000 any one accident</p>
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EXCLUSIONS

- Self –inflicted wounds, suicide, attempted suicide
- War or act of war
- Injury in the armed forces
- 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
- Boarding, alighting from aircraft engaged in extra hazardous aviation activity or policyholder owned aircraft
- A loss suffered when insured is voluntary taking illegal or nonprescribed drugs will be reviewed for attempted suicide, suicide, and may be denied.
- Ordinary Travel to and from work
- Bona fide leaves of absences or vacations
- Sickness or disease except infection to any accidental wound
- Medical or surgical treatment of sickness or disease
- Hernia of any kind

Benefits will not be paid if the cause of the death or injury is a result of any of the causes or occurs during any of the conditions shown at left.

Except as specifically scheduled on the policy
 Except as specifically scheduled on the policy

Workers Compensation guidelines will apply
 Except as otherwise provided (see notes below)
 Except for acute illness, only as respects repatriation or medical evacuation

Notes:

- (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.

KEY DEFINITIONS / LIMITATIONS TO COVERAGE

Permanent Total Disability
 Definition of Permanently Totally Disabled

Age Limit

Disability Period (must be disabled for specified period before benefit is payable)

Qualifying Period (must be disabled within one year of accident for benefits to apply)

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

Age 70 (*not covered after age 70*)

12 months

365 days

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

Accident Medical Expense

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.

TRAVEL ASSISTANCE

NOTE: Travel assistance services shall correspond with the Group Travel Accident Coverage. In the case of Five Colleges, the travel assistance coverage is available when a covered person is on a “trip” as defined above under “Covered under what circumstances”. 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 Assist for any benefits to be paid.

Services Offered	AIG Assist
Emergency Medical Assistance	
• 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	<ul style="list-style-type: none"> • Covered person is outside of 100 mile radius of residence or permanent assignment. • 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 \$100,000 (as of 10/1/06).
• 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 \$50,000 (as of 10/1/06).
• Replacement of Medication / Eyeglasses	Assistance with replacement, using your financial resources.
Emergency Personal Services	
• 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 assistance
• Legal Assistance/Bail	Legal Assistance Only
• Interpretation/Translation	Will provide assistance
Pre Trip Information	
• 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 not the dorm or off campus living address.*