



Accident Policy 2018 - 2020 Summary

WHAT IS COVERED: 24 hour Accident Protection, business or pleasure, excluding corporate owned or leased aircraft, H-1. Coverage includes exposure and disappearance coverage.

Eligibility and Class of insureds:

Class I: All Active Employees of the Policyholder placed with worksite clients

Class II: If elected by the Class I Insured, the Spouse and Dependent Child(ren) of Class I Insured

Only one benefit pays if covered under both Classes. Insured age limit for employee or spouse is up to age 70.

EFFECTIVE DATE OF INSURANCE FOR THE INSURED:

- A. The first day of active work.

BENEFITS:

Benefit payable when one or more of the following occurs: \$1,500

- Accidental Death Benefit
- Accident Medical Expense Benefit
- Accidental Dismemberment and covered Loss of Use*

*Dismemberment Benefit is based on covered loss of limb or use; refer to the Policy for coverage details

Premiums: Dependent premiums are due beginning the first day of each month of coverage. Failure to pay premiums timely will result in coverage cancellation retro to the month in which premiums were timely paid.

Pre-existing Condition – Benefit is not payable for a pre-existing condition until the Insured has been continuously covered under this Policy for twelve (12) consecutive months. Refer to the Policy for other exclusions.

Definitions:

Accident or Accidental means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place during the Policy term.

Active and Actively at Work describes an employee who is able and available for active performance of all of his or her regular duties. Short term absences due to regularly scheduled and approved time away such as a day off, holiday, vacation day, jury duty, funeral leave or personal time off is considered Active at Work provided.

Covered Accident means an Accident that results in a **Covered Loss** and claim is submitted within 52 weeks of injury.

Dependent means an **Insured's Legal Spouse and Dependent Child(ren) up to age 26**, as defined in the Policy.

Injury means a **bodily Injury**.

This one-page document is intended to be a high level summary only and does not represent the full Policy. The Policy issued to the policy holder will preside as the governing document for purposes of determining coverage.