



Chubb Group of Insurance  
Companies  
Warren, NJ 07059  
www.chubb.com

# CARA VOLUNTARY ACCIDENT INSURANCE PLAN brought to you by AIS

Policy No. 9906-81-82

## It doesn't ALWAYS HAPPEN to "someone else"

No one wants to think about the possibility of having a life-threatening accident, but the fact is, thousands of people are seriously injured or killed every year \* – in their homes, while traveling, at work and at play. Although most of us believe such tragedies could never happen to us, we can't deny there are many "what ifs" to contemplate.

Accidents can cause serious financial problems for survivors who still have mortgages, loans and education expenses to pay. That's why your employer has made voluntary accident coverage available to you at an affordable rate.

## HIGHLIGHTS of the plan

- This insurance plan provides protection 24 hours a day—worldwide—on and off the job and while traveling for business or pleasure.
- This insurance applies to accidental loss of life, dismemberment or bodily injury (except as limited by the exclusions included in this booklet).
- No medical/physical examination is required.
- Because it's a group plan, the rate for coverage is substantially lower than the cost of similar insurance you might purchase individually.
- Most coverage will pay in addition to any other insurance you may have.

## Plan BENEFITS amounts, options and costs

Eligible employees of CARA may select benefit amounts of \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, or \$300,000. You may also select from the following plans:

- Plan 1** Employee Only - Covers you for the benefit amount selected.
- Plan 2** Employee & Family - Covers you for the benefit amount selected; your spouse for 50% of your benefit amount and each of your dependent children for 15% of your benefit amount. If there are no dependent children, the spouse's benefit amount is equal to 60% of your benefit amount. If there is no spouse, the dependent child's benefit amount is equal to 20% of your benefit amount. The maximum amount for each dependent child is \$50,000.

### AD&D Benefit & Annual Cost Table

<u>Benefit Amount</u>	<u>Plan 1</u>	<u>Plan 2</u>
\$25,000	\$ 12.00	\$ 18.00
\$50,000	\$ 24.00	\$ 36.00
\$100,000	\$ 48.00	\$ 72.00
\$150,000	\$ 72.00	\$ 108.00
\$200,000	\$ 96.00	\$ 144.00
\$250,000	\$ 120.00	\$ 180.00
\$300,000	\$ 144.00	\$ 216.00

\*National Safety Council, Injury Facts 2000 Edition

## Additional FEATURES available for YOU

**In-Hospital.** If an Accidental Bodily Injury causes an Insured Person to suffer a Loss which results in the Insured Person being In-Hospital, then we will pay \$500 per day for a maximum of 7 days.

**Medical Evacuation and Repatriation.** If accidental bodily injury, disease or illness causes an insured to require medical evacuation and/or repatriation, this coverage will pay for covered expenses up to a maximum of \$100,000.

**ID Theft Services.** If you are the victim of theft or lose your personal or financial documents, a single toll-free call to an Identity Theft 911 expert, 24 hours a day, seven days a week, will start the proactive steps needed to defend against the fraudulent use of your information.

**Child Care Expense Benefit.** If you or your covered spouse suffers accidental loss of life, this benefit will pay for actual child care costs incurred, up to 5% of the principal sum, to a maximum total payment of \$10,000 annually for each Dependent Child and all years, up to the age of thirteen (13) who are enrolled within 365 days of an Insured Person's covered Loss of Life. If there are no eligible dependent children, a one-time payment of \$2,000 will be paid.

**COBRA.** If you or your covered spouse suffers an accidental loss of life we will reimburse COBRA Premium Expenses for an eligible Spouse or Dependent Child up to 2% of the Principal Sum per year subject to an Annual Maximum Amount of \$10,000.

**Coma Benefit.** If an accidental bodily injury occurs and the insured person lapses into a coma, the coverage pays monthly benefit amounts equal to 1% of the loss of life benefit amount, to a maximum of 100% of the loss of life benefit amount.

**Education Expense Benefit.** If you or your covered spouse suffers accidental loss of life, this benefit will pay actual incurred costs for your eligible dependent's tuition, fees, room and board, required books and course supplies, up to \$5,000 annually for each eligible child for four (4) consecutive years if enrolled within one (1) year at an institution of higher learning. Subject to a maximum total payment of \$25,000 for all children all years. If there are no eligible dependent children, a one-time payment of \$2,000 will be paid.

**Psychological Therapy Expense.** If an Accidental Bodily Injury causes an Insured Person to suffer a Loss resulting in a Physician's determination that Psychological Therapy is required, we will reimburse Psychological Therapy Expenses up to 5% of the Principal Sum to a maximum of \$25,000.

**Rehabilitation Expense.** If an Accidental Bodily Injury causes an Insured Person to suffer a Loss, we will reimburse Rehabilitation Expenses up to 5% of the Principal Sum to a maximum of \$25,000. Expenses are payable on an excess basis.

**Seat Belt and Occupant Protection Device.** If death results from a car accident and the insured was wearing a seat belt, an additional 10% of the principal sum will be paid. If the Insured was also wearing an Occupant Protection Device an additional 10% of the principal sum will be paid. Maximum Benefit Amount is 20% to a maximum of \$50,000. If it cannot be determined if the insured was wearing a seat belt, an additional benefit of \$2,000 will be paid.

**Spouse Employment Training Expense Benefit.** If you suffer accidental loss of life, this benefit will pay actual incurred costs for your spouse's tuition, fees, room and board, required books and course supplies up to 10% of the loss of life benefit to a maximum of \$50,000 if enrolled within three (3) years at a college or professional trade school.

## Schedule of BENEFITS

	<u>Benefit Amount</u>
<b>Accidental Loss of Life &amp; Dismemberment Coverage</b>	
Loss of Life .....	100%
Loss of Speech & Loss of Hearing .....	100%
Loss of Speech & Loss of One of: Hand, Foot or sight of an Eye .....	100%
Loss of Hearing & Loss of One of: Hand, Foot or sight of an Eye .....	100%
Loss of Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a Combination of Any Two of a Loss of a Hand, a Loss of a Foot or Loss Sight of an Eye .....	100%
Loss of One Hand, Loss of One Foot or Loss of Sight of an Eye .....	50%
Loss of Speech or Loss of Hearing .....	50%
Loss of Thumb & Index Finger of the Same Hand .....	25%

## Multiple losses **MAXIMUM** payment clauses

For the types of coverage listed below, if an insured has multiple losses as the result of one accident, the insurer pays only the single largest benefit amount applicable:

- Accidental Loss of Life & Dismemberment
- Coma

Your beneficiary for the loss of life benefit shall be the beneficiary you name on the enrollment form.

## Plan **EXCLUSIONS**

There are certain situations we do not cover in our policy. These include:

- Losses caused while an insured person is in, entering, or exiting any aircraft while acting or training as a pilot or crew-member.
- Losses caused while an insured person is in, entering or exiting any aircraft 1) owned, leased or operated by the policyholder or on the policyholder's behalf, or 2) operated by an employee of the policyholder or on the policyholder's behalf.
- Losses caused by or resulting from emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunction, or medical or surgical treatment thereof.
- Losses caused by or resulting from a declared or undeclared war.
- Losses caused by suicide, attempted suicide or self inflicting injuries.
- Losses caused while an insured person is incarcerated after conviction.
- Losses caused while an insured person is participating in service in the armed forces.
- Losses caused while an insured person is flying on an aircraft engaged in specialized aviation.
- Losses when the United States of America has imposed any trade or economic sanctions prohibiting insurance.

This provides you with an easy-to-read summary of a Voluntary Accident Insurance Plan. This is not a contract of insurance but is simply an informative document. Complete provisions pertaining to the plan of insurance are contained in the master policy on file with the policyholder. If this insurance plan does not conform with your state statutes, it will be amended to comply with such laws. If a statement in this document and any provision in the policy differ, the policy will govern.

