



BENEFIT HIGHLIGHT SUMMARY – BUSINESS TRAVEL ACCIDENT INSURANCE.

POLICYHOLDER NAME: HomeRenew Buyers, Inc.

POLICY #: 83-GTA-102407



HARTFORD

The benefits outlined below are for

Class 1: All W-2 Employees of the Policyholder.

Class 2: All 3508 Insureds of the Policyholder.

Class 3: All Non-Employee Board of Directors of the Policyholder.

Class 4: All eligible Spouses, who are not in any other Class.

Class 5: All eligible Dependent Children, who are not in any other Class.

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.

Benefit (AD&D) Amount

Class 1: Three (3) times salary up to a maximum of \$1,500,000

Class 2: Three (3) times salary up to a maximum of \$1,500,000

Class 3: \$250,000

Class 4: \$25,000

Class 5: \$10,000

Aggregate Limit = \$10,000,000 per Accident Air Only

\$10,000,000 per Accident: H-29: On Premises Bomb Scare Hazard

\$10,000,000 per Accident: H-32: On Premises Violent Act Hazard

WHEN DOES THIS INSURANCE BEGIN AND END?

This insurance will become effective for you on the date you become eligible. You must be actively at work with your employer on the day your coverage takes effect. This insurance will end when you no longer satisfy the applicable eligibility conditions, premium is unpaid, you are no longer actively working, you leave your employer, or the coverage is no longer offered.

WHAT OTHER BENEFITS ARE INCLUDED?

The following benefits pay the full principal sum amount:

- **24-Hour Accident Protection While on Policyholder Aircraft:** A benefit is paid if an insured suffers an injury resulting from a covered loss at any time while the policy is in force and while the insured person is an operator or is a passenger on a policyholder's aircraft.
- **24 Hour Family Relocation:** A benefit is paid if an insured person's spouse or dependent child suffers a covered loss at any time during a relocation trip and while covered under the policy.
- **24-Hour Hijacking Skyjacking Business:** A benefit is paid if an insured person suffers a covered loss at any time due to a hijacking or sky-jacking and while covered under the policy.
- **Business and Occupational Accident:** A benefit is paid if an insured suffers an injury resulting from a covered loss in the course of doing business for the policyholder.
- **Commutation:** A benefit is paid if an insured suffers an injury while commuting to or from work.
- **Family Travel:** A benefit is paid if an insured person's spouse or dependent child suffers a covered loss while on an authorized trip with the insured person.
- **Non-Employee Directors Business Travel:** A benefit is paid for an injury sustained by the insured while on a trip for a board of directors or board of trustees meetings, a trip for business or a relocation trip.
- **On Premise Bomb Scare:** A benefit is paid if an insured person suffers an injury as a result of a bomb scare directed at the policyholder or its property or assets while on the premises of the policyholder and while covered under the policy.



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:

SUPPLEMENTAL BENEFIT	BENEFIT AMOUNT
Adaptive Home & Vehicle	\$50,000
Bereavement Counseling	\$200 per visit/ max 10 sessions
Carjacking	\$50,000
Coma	See AD&D amount
Day Care	10% to \$10,000
Education Expense	10% to \$25,000
Medical Emergency Evacuation	actual cost of the Medical Emergency Evacuation
Paralysis	See AD&D amount
Permanent Total Disability	See AD&D amount
Rehabilitation	\$50,000
Repatriation	actual cost of the Repatriation of Remains
Seat Belt	10% to \$50,000
Airbag	10% to \$50,000
Therapeutic Counseling	10% to a max of \$50,000
Visit to Hospital	\$5,000

BENEFIT DESCRIPTIONS:

- **Adaptive Home & Vehicle:** It pays a benefit for home or vehicle modifications when needed due to the insured's accidental dismemberment, paralysis or loss of use of a limb or limbs
- **Bereavement Counseling:** It pays a benefit if the insured's spouse or children need counseling following the insured's death or severe injury.
- **Carjacking:** It pays a benefit if the insured dies or is dismembered, paralyzed, or comatose during a carjacking.
- **Coma:** It pays a benefit if the insured sustains a coma due to a covered accident.
- **Day Care:** If the accidental death benefit is payable, it pays Day Care benefits to the insured's surviving child or children.
- **Education Expense:** If an accidental death benefit is payable, it pays a benefit to the insured's surviving dependent child for education.
- **Medical Emergency Evacuation:** It pays a benefit for covered medical emergency evacuation expenses that occur during a covered activity of the policyholder.
- **Paralysis:** It pays a benefit if an injury to the insured results in a covered loss due to paralysis.
- **Permanent Total Disability Lump Sum:** It pays a lump sum benefit for permanent total disability.
- **Rehabilitation:** It pays an expense reimbursement for rehabilitation benefit if the insured suffers a covered loss which results in an accidental dismemberment, paralysis, and/or loss of use benefit being payable while participating in a covered activity or hazard.
- **Repatriation:** It pays a benefit for covered expenses to repatriate the remains of an insured who, as the result of a covered injury or emergency sickness, loses his or her life.
- **Seat Belt and Airbag:** It pays a benefit to the insured who suffers a loss of life which results in an accidental death benefit being payable, if the insured is wearing a properly fastened seat belt while operating or riding as a passenger in an automobile.
- **Therapeutic Counseling:** It pays a benefit for expenses incurred by an insured for therapeutic counseling due to a covered loss for which an accidental dismemberment, paralysis or total loss of use benefit is payable.
- **Visit to Hospital:** It pays a benefit for travel expenses for one person to visit the insured while confined in a hospital.



STANDARD BENEFITS INCLUDE

The policy pays:

- 100% of the Accidental Dismemberment Benefit Amount for accidental loss of Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, One Hand and Sight of One Eye, One Foot and Sight of One Eye, Speech and Hearing in Both Ears or Quadriplegia.
- 75% of the Accidental Dismemberment Benefit Amount for accidental loss of Speech and Hearing in One Ear, One Arm or One Leg, Triplegia or Paraplegia.
- 50% of the Accidental Dismemberment Benefit Amount for accidental loss of One Hand or One Foot, Sight of One Eye, Speech or Hearing in Both Ears or Hemiplegia.
- 25% of the Accidental Dismemberment Benefit Amount for accidental loss of Thumb and Index Finger on the Same Hand, Hearing in One Ear or Uniplegia.
- 10% of the Accidental Dismemberment Benefit Amount for accidental loss of One Thumb.

EXCLUSIONS AND LIMITATIONS

Unless otherwise specified in the Policy, including any attached Riders, the Policy does not cover loss resulting from or for:

- 1) war or act of war, whether declared or undeclared;
- 2) Injury sustained while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard Service is not excluded, unless it extends beyond 31 days;
- 3) Injury sustained while on any Aircraft except a Civil Aircraft, or Military Transport Aircraft, unless specifically covered by a Hazard Rider;
- 4) except when specifically covered by a Hazard Rider, Injury sustained while on any Aircraft:
 - a) as a pilot, crewmember or student pilot;
 - b) as a flight instructor or examiner;
 - c) if it is owned, operated or leased by or on behalf of the Policyholder, or any employer or organization covering any Eligible Class under the Policy; or
 - d) being used for tests, experimental purposes, stunt flying, racing or endurance tests;
- 5) Injury for which the Insured Person is eligible to receive Workers' Compensation benefits or similar benefits; regardless of whether he or she has applied for the benefits;
- 6) Injury sustained as a result of the Insured Person's voluntary intoxication through the use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
- 7) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- 8) sickness, Emergency Sickness, disease, or bacterial or viral infection, or medical or surgical treatment thereof unless and only to the extent Emergency Sickness covered by Rider, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- 9) Mental and Nervous Disorders;
- 10) services for which no charge is normally made.

