Group Travel Accident

Prepared for

Northwestern University

Provided by
Reliance Standard Life Insurance Company

Date
January 24, 2011
Group Travel Accident Proposal Summary

Plan Description

Eligibility
Each Active Full-Time Regular status staff employee. Full-time and Part-time. Faculty employee. Except any person working on a temporary or seasonal basis.

Age Reduction: Benefits will be reduced to 50% of the pre-age 75 amount at age 75; and to 25% of the pre-age 75 amount at age 80. Terminates at retirement.

Aggregate Limit: $2,500,000 per accident

Coverage
Business Travel /Business Only /SR16

Benefit
Three times Basic Annual Earnings, $500,000 max.

Seat Belt Coverage: 10% up to $100,000

Total Loss of Use Benefit: Yes

Travel Assistance: Yes

The business trip must require the insured to travel away from his/her regular place of employment. The trip will begin:

1. when the insured leaves his/her home; or
2. when the insured leaves his/her place of regular employment

whichever occurs last.

The trip will end:

1. when the insured returns to his/her home; or
2. when the insured returns to his/her place of regular employment

whichever occurs first.

When flying in an aircraft, insurance will apply only while riding as a passenger in:
1. any civilian aircraft which:
   a) has a valid airworthiness certificate;
   b) is piloted by a person holding a valid Certificate of Competency for that type of aircraft; and
   c) both certificates have been issued by the proper government agency of the country of origin of the pilot and aircraft.
2. any transport aircraft operated by the Military Airlift Command (MAC) of the United States or by the similar air transport service of any country.

Coverage includes getting into or out of the aircraft. It does not include riding as a pilot or crewmember.

“On a business trip for the policyholder” means any travel authorized by or at the direction of the policyholder to further the policyholder’s business. Everyday travel to and from work is not included. The insured is not covered during a bona fide vacation.

Personal deviations from the trip are included.

**Benefit Schedule**
The amount of Travel Accident Insurance coverage is either based on a percentage of salary (Basic Annual Earnings) or a flat dollar amount.

In the event that the Benefit Schedule is based on Basic Annual Earnings it usually excludes bonus, overtime and commissions earned by an employee.

**Accidental Death And Dismemberment Benefit**
If an insured person suffers an accidental injury that results in death or dismemberment, RSL will pay the benefit specified.

The following amount of the benefit is paid for loss of:

<table>
<thead>
<tr>
<th>Loss</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life two or more members</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>speech and hearing</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>the sight of both eyes</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>one member</td>
<td>Principal Sum</td>
</tr>
<tr>
<td>speech or hearing</td>
<td>One half (1/2) Principal Sum</td>
</tr>
<tr>
<td>thumb and index finger of the same hand</td>
<td>One quarter (1/4) Principal Sum</td>
</tr>
</tbody>
</table>

The death or dismemberment must result from a bodily injury caused solely by an accident that occurs while the person is insured and occurring within one year of the accident for a benefit to be paid. Only one benefit (the larger) is paid for more than one loss resulting from any one accident.
Definitions
"Member" means hand, foot, or eye.
"Loss" means:
- actual severance of the hand or foot through or above the wrist or ankle joints;
- entire and irrecoverable loss of sight;
- entire and irrecoverable loss of the function of speech;
- entire and irrecoverable loss of the function of hearing ;
- actual severance of the thumb and index finger through or above the metacarpophalangeal joint.

Exposure & Disappearance
If an insured is exposed to the elements due to an accident covered by the policy, and sustains a loss, we will pay benefits for that loss.

We presume an insured suffered loss of life due to an accident if:

1) he/she is riding in a conveyance that is involved in an accident covered by the policy, and
2) as a result of the accident, the conveyance is wrecked, sinks or disappears, and
his/her body is not found within one (1) year of the accident.

Aggregate Limit of Liability
The Aggregate Limit of Liability is the maximum benefit amount we will pay for all losses due to one accident. This limit may apply to any one accident or to an air accident only, please refer to the Proposal Summary to determine which limit applies to your plan.

Please refer to the policy for more details. Any discrepancy between this proposal and the policy will be governed by the terms of the policy.

Seat Belt Benefit
Observing safety guidelines is very important for your employees when they travel. In the event of an accident, when an insured person takes precautionary measures, it could save his/her life.

We provide an additional benefit in the event of an automobile accident. We will pay an additional sum up to 10% of the insured person’s principal sum if:

1) he/she dies as the result of bodily injury sustained while riding in or operating a four-wheel vehicle
2) a police report establishes that the insured person was wearing a seat belt at the time and
3) Accidental death benefits are payable for the insured person’s death.

The total maximum payable under this benefit is $100,000.
No benefit will be paid for any loss sustained:

1) while driving or riding in any four-wheel vehicle used in a race, in a speed or endurance test, or for acrobatic or stunt driving
2) if the insured person is not wearing a seat belt for any reason
3) if the insured person is sharing a seat belt.

This benefit is not available in all states and may vary by state.

**Total Loss of Use Benefit**

We will pay a benefit if, the insured suffers a Total Loss of Use due to an injury listed below if:

1) it is within 1 year of the injury
2) it continues for a period of 12 consecutive months after the onset;
3) at the end of the 12 months a proper medical authority shows that the Total Loss of Use has been continuous and will be permanent

Only one benefit (the larger) will be paid for more than one Total Loss of Use resulting from any one accident. We will pay:

<table>
<thead>
<tr>
<th>For Total Loss of Use of</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Arms and Legs</td>
<td>the Principal Sum</td>
</tr>
<tr>
<td>Both Arms or Both Legs</td>
<td>2/3 the Principal Sum</td>
</tr>
<tr>
<td>One Arm and One Leg</td>
<td>2/3 the Principal Sum</td>
</tr>
<tr>
<td>Both Arms and One Leg</td>
<td>3/4 the Principal Sum</td>
</tr>
<tr>
<td>Both Legs and One Arm</td>
<td>3/4 the Principal Sum</td>
</tr>
<tr>
<td>One Arm or One Leg</td>
<td>1/2 the Principal Sum</td>
</tr>
</tbody>
</table>

In no event will the Total Loss of Use Benefit exceed $500,000.

The total of all benefits paid for any one insured for any one accident, under this benefit, the Accidental Death and Dismemberment Benefit and the Permanent Total Disability Benefit, cannot exceed the insured person’s Principal Sum.

**“Total Loss of Use”** means loss of the ability to function because of:

1. incurable paralysis; or
2. stiffening.

In addition, “Total Loss of Use” must affect the entire arm or leg from the shoulder or hip, including the hand or foot attached to it.

This benefit is not available in all states and may vary by state.
Travel Assistance
While your employees are traveling, the unexpected happens: they get sick or injured. What can they do? Who can they call for help?

Travel assistance services provide medical assistance services for employees of our Accidental Death and Dismemberment Policyholders.

Whenever your covered employees are on a trip in a foreign country or 100 miles or more from home, they are eligible for a wide array of medical and travel assistance services.

Whether the travel is for business or pleasure your covered employees as well as their spouse and unmarried children under the age of 20 (under age 26 for full time students) are covered.

All travel assistance services are available 24 hours a day through a multilingual staff who are prepared to act quickly and efficiently to serve your employees. Some of the services provided are:

- Emergency Evacuation
- Emergency Payment/Cash Assistance
- Emergency Translator and Interpreter
- Locating Legal Services/Bail Bond
- Medical Insurance Assistance
- Missing Baggage Assistance
- Repatriation of Remains
- Transportation for a Family Member or Friend
- Passport and Visa Information
- Emergency Card Replacement
- Consulate and Embassy Information
- Health Hazards Advisory and Inoculation Requirements
- Emergency Message Service
- Emergency Ticket Replacement
- Hotel Convalescence Arrangements
- Locating Medical Care
- Medically Necessary Repatriation
- Prescription Drug Assistance
- Return of Dependent Children
- Vehicle Return
- Travel Locator Services
- Weather Information
- Case Communications
- Currency Exchange Information

The total of all services in connection with emergency evacuation, medically necessary repatriation, transportation of a family member or friend, return of dependent children, and repatriation of remains are subject to a limit of $100,000 per person per event.

Travel assistance services are provided through On Call, LLC (On Call) and are not part of the insurance policy being proposed by Reliance Standard Life. On Call is not affiliated with us. We are not responsible for the content of the program or services provided or not provided by On Call. RSL has the right to discontinue offering these services at any time. We compensate On Call to underwrite the cost of the travel assistance program.
For full details about the travel assistance program including all services, limitations and exclusions, please contact your Regional Group Sales Representative.

This provision is not available in all states.

**Exclusions*/Limitations**

We will not pay for any loss due to:

1) war or act of war, declared or undeclared
2) suicide or attempted suicide
3) self-inflicted injuries
4) sickness or disease, or diagnostic tests or treatment, except: (a) infection which occurs directly from an accidental cut or wound; or (b) bacterial infection as a result of an accidental ingestion.
5) myocardial infarction (heart attack)
6) service in the armed forces of any country
7) committing or attempting to commit a felony
8) riding in any aircraft owned, leased or operated on behalf of:
   a) the policyholder or employer, or a subsidiary or affiliate of the policyholder or employer
   or
   b) the insured or member of his household
9) an accident occurring while the aircraft is carrying goods or passengers for hire
10) an accident occurring while the aircraft is used for training or instruction, unless we agree in writing to provide coverage
11) flying that requires a special permit or waiver, unless we agree in writing to provide coverage
12) an accident occurring while the aircraft is used for aerial photography, unless we agree in writing to provide coverage
13) driving or riding as a passenger in any automobile used:
   a) in a race, speed or endurance test; or
   b) for acrobatic or stunt driving
14) an accident resulting because or while the insured is intoxicated

*This is a comprehensive list of exclusions. Any one or all may apply to a specific benefit. Some of these exclusions/limitations may not apply, depending on which options you have chosen, as shown on the proposal summary page. Please see your local sales representative for details.*