

# EOI Service Co., Inc.

Group Contract Number: BG-42361-CA

## *Business Travel Accident Insurance Coverage*

### HIGHLIGHTS

- ✧ Pays benefits to all Employees classified as full-time Employees, Non-Benefited Sales, and per diem Employees who work for the Contract Holder. Benefits are paid to employees for any Accident resulting in a Covered Loss which happens to an insured while on Business Travel. Business Travel is a trip that your Employer authorizes you to take for the purpose of furthering its business or relocation to a new residence that is closer to another office of your Employer's business.

An Authorized Business Trip: (1) starts when you leave your residence or Regular Place of Employment, whichever is later; and (2) ends when you return to your residence or Regular Place of Employment, whichever is earlier. The term does not include Commuting to and from Work, vacations or leaves of absence.

- ✧ The Amount of Insurance is \$150,000.
- ✧ Aggregate limit per covered accident is \$750,000.
- ✧ Business Travel Accident coverage includes Dismemberment, Paralysis, Exposure and Disappearance.
- ✧ **Business Trip Hazard:** You are on an Authorized Business Trip for your Employer.

Loss of or by Reason of:	Percent of Your Amount of Insurance
Life	100
Sight of Both Eyes	100
Speech and Hearing in Both Ears	100
Both Hands	100
Both Feet	100
One Hand and One Foot	100
One Hand and Sight of One Eye	100
One Foot and Sight of One Eye	100
Quadriplegia	100
Paraplegia	75
Sight of One Eye	50
Speech	50
Hearing in Both Ears	50
One Hand or One Foot	50
Hemiplegia	50
Thumb and Index Finger of the Same Hand	25
Hearing in One Ear	25
Coma	1% per month, up to 100 months



## BENEFITS

- **SEAT BELT BENEFIT** provides **\$10,000** if you die in a covered automobile accident and are properly wearing your seat belt. The Seat Belt must meet a published federal safety standard, which has been installed by the automobile manufacturer, and which has not been altered after such installation.

<b>Exclusions - A Loss is not covered if it results from any of these:</b>	
(1)	Suicide or attempted suicide, while sane or insane.
(2)	Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
(3)	Sickness, whether the Loss results directly or indirectly from the Sickness.
(4)	Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
(5)	Any bacterial or viral infection. But, this does not include: (a) a pyogenic infection resulting from an accidental cut or wound; or (b) a bacterial infection resulting from accidental ingestion of a contaminated substance.
(6)	Taking part in any insurrection.
(7)	War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression.
(8)	An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
(9)	Commission of or attempt to commit an assault or a felony.
(10)	Travel or flight in any vehicle used for aerial navigation, except as provided by any Hazard provision, if you are riding as a passenger in any aircraft not intended or licensed for the transportation of passengers. This includes getting in, out, on or off any such vehicle.
(11)	Except as prescribed by a Doctor, use of: (1) PCP (also known as "Angel Dust"); (2) LSD or other hallucinogens; (3) cocaine, heroin or other narcotics; (4) amphetamines or other stimulants; (5) barbiturates or other sedatives or tranquilizers; or (6) any combination of two or more of these substances.
(12)	Any poison or gas voluntarily taken, administered, absorbed, or inhaled (except in the course of employment).

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

### **IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

This Plan is issued by The Prudential Insurance Company of America, Newark, New Jersey. Life Claims: 1-(800)-524-0542. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

