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# **Your Business Travel Accident insurance benefit:**

## **Automatically Provide Business Travel Accident Coverage**

Business travel accident insurance coverage pays a benefit of four times your pay, up to \$500,000, to you or your beneficiary in case of accidental death, dismemberment, paralysis or total and permanent disability while you are traveling on Company business. This coverage is provided automatically, at no cost to you.

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## **Business Travel Accident Insurance**

Business travel accident insurance pays benefits to you if you should lose sight, speech, hearing or limb or become, paralyzed or totally and permanently disabled - or to your beneficiary in case of your death - as a result of an accident that occurs while you are traveling on authorized Company business anywhere in the world. This does not include commuting to or from work. If your spouse and/or eligible dependent children are authorized to travel with you, they will also be covered for accidental death, dismemberment and paralysis.

Coverage is provided 24 hours a day during a “business trip” (as defined below) starting when you leave your home or place of business (whichever is later) and continuing until you return to your home or place of business (whichever is earlier). Coverage is also provided while you are on a side trip or vacation that is taken in conjunction with a business trip.

Coverage is also extended at your regular place of work for covered losses resulting from Bomb Scares or Bomb Explosions or a Felonious Assault caused by other than a fellow employee or family member.

Business travel accident insurance benefits are paid in addition to any other life and accident insurance benefits you are eligible to receive.

## **Benefit Amounts**

While you are actively employed, your business travel accident benefit amount equals four times your annual pay exclusive of bonuses and overtime, with a minimum benefit of \$50,000 and a maximum benefit of \$500,000. In a Bechtel Jacobs Company aircraft accident, your minimum benefit is \$ 100,000.

Your spouse’s benefit amount is \$50,000, and the benefit amount for each eligible dependent child from birth through age 18 of 27, if enrolled full-time in a school beyond the 12<sup>th</sup> grade level, is \$25,000. In a Bechtel Jacobs Company aircraft accident, however, their individual benefits increase to \$100,000.

A combined maximum benefit of \$5,000,000 is payable on behalf of all covered individuals in one aircraft accident or \$10,000,000 in one on premises, Bomb Scare, Bomb Search or Bomb Explosion, Felonious Assault or Terrorism Accident. Therefore, for any accident in which more than the previous amounts are claimed, there will be a proportionate distribution of the stated maximums.

As an active employee age 70 and older, your benefit amount will be reduced as follows:

<b>If you are at least this age:</b>	<b>Your benefit will be this percentage of your pre-age-70 benefit:</b>
70	82.5%
75	57.5%
80	37.5%
85	20%

### **Business Trip**

Travel authorized by the Company, including relocation trips, home leaves and rest and relaxation leaves, as well as any side trips or vacations taken in conjunction with a business trip.

## **Payment of Benefits**

### ***Death Benefits***

If you should die as a result of and within one year after an accident which occurs while you are traveling on Company business, the full amount of your business travel accident benefit will be paid to your beneficiary in a lump sum. In the event of your spouse's or dependent child's death, you will receive their full benefit amount.

### ***Seat Belt Benefit***

An extra benefit is payable if you or an eligible family member dies as a result of injuries sustained while driving or riding in a private passenger car equipped with seat belts. If the eligible person was wearing a seat belt (or protected by a child restraint as defined by state law) at the time of the accident, that person's benefit will be increased 10%, up to an additional \$10,000.

The minimum seat belt benefit is \$1,000. If it is unclear whether the eligible person was wearing the required protection, the plan will pay \$1,000 to the beneficiary.

### ***Dismemberment Benefits***

If you, your spouse or your dependent children should lose sight, speech, hearing or limb or become paralyzed as a result of and within one year after an accident which occurs while you are traveling on Company business, you, your spouse and your dependent children will receive the following benefits in a lump sum:

<b>For loss of:</b>	<b>The plan pays:</b>
Any combination of one hand, one foot, or sight of one eye	100% of the benefit amount
Both speech and hearing or total paralysis of both upper and lower limbs (quadriplegia)	100% of the benefit amount
One hand, one foot, sight of one eye, speech or hearing or total paralysis of both lower limbs (paraplegia) or total paralysis of upper and lower limbs on one side of body (hemiplegia)	50% of benefit amount
Thumb and index finger of same hand	25% of benefit amount

If two or more of these losses are sustained in the same accident, your benefit amount will be for the loss with the largest percentage amount payable. For example, if you sustain an injury that entitles you to 25% of your benefit amount and another from the same accident that entitles you to 50%, you will be paid 50% of your benefit amount.

“Loss” is defined as follows for purposes of business travel accident and special accident insurance coverage. Loss of hand or foot means complete severance at or above the wrist or ankle joint. Loss of eyesight, speech or hearing means the complete or irrecoverable loss of entire sight of either eye, speech or hearing in both ears. Loss of thumb and index finger means actual severance through or above the knuckle joints nearest the hand. A loss must result directly from bodily injuries caused by an accident. Paralysis means the loss of all practical use of a limb as it relates to the ability to perform the normal functions and activities of everyday life without the use of a prosthesis or any other mechanical device(s). This loss must be determined by a physician to be complete and not reversible. Limb is defined as an arm or leg.

### ***Total and Permanent Disability Benefits***

If within 365 days of a covered accident you become totally and permanently disabled as a result of an injury sustained in the accident, you will receive a lump-sum payment after you have been totally and permanently disabled for 12 consecutive months. The amount of this payment will be your full benefit amount, less any other amount payable from this plan as a dismemberment benefit or paralysis for the same accident.

When you reach age 70, you are no longer covered for total and permanent disability benefits under this plan.

### ***For business travel accident coverage:***

You are considered totally and permanently disabled if, as the result of a qualifying accident, you cannot do any work for which you are or can become qualified by reason of your education, experience or training, and you are not expected to be able to do so for the remainder of your life.

## **Exclusions**

Business travel accident benefits are not payable for losses or death caused by:

- illness or disease
- bacterial infections; this exclusion does not apply to infection in an accidental cut or wound or due to food poisoning
- commission of a common law felony by the covered individual
- intentionally self-inflicted injury or suicide
- flying in a rocket-propelled aircraft
- flying in any private aircraft being used on Company business
- crop dusting
- flying in any aircraft other than a properly licensed and piloted commercial, chartered, corporate or other Bechtel Jacobs Company-approved aircraft.
- war or any act of war in the United States or any nation of which you permanently reside; this exclusion does not apply to the hijacking or air piracy of any conveyance used during a covered trip, or an act of terrorism on or off premises.
- service in the armed forces of any country
- a motor vehicle accident, if driving is a primary duty of your occupation (e.g., truck driver, courier, etc.)
- commuting to and from work

## **When Coverage Ends**

Business travel accident insurance coverage ends on the date your employment terminates for any reason.

Business travel accident insurance may end before termination of employment, however these coverages will end on the earliest of the following dates:

- the date you no longer considered eligible because of a change in your employment status
- the date the plan is terminated.

## **Conversion Privileges**

Business travel accident insurance may not be converted.

Travel Assistance Services – Travel Assistance Services are provided when an Insured Person is traveling on company business outside 100 miles from his/her home or place of permanent assignment. These services include:

- Pre-Departure Services
- Loss Baggage/Passport
- Insurance Coordination
- Emergency Cash
- Travel Medical Emergency Services
- Legal Assistance
- Evacuation & Repatriation Assistance Services

*Emergency Evacuation Benefit* – The plan will pay benefits for covered expenses if any injury or illness commencing during a covered trip results in the emergency evacuation of an Insured Person while traveling outside 100 miles from his/her home or place of permanent assignment. The emergency evacuation must be coordinated through the Travel Assistance Company and be ordered by a legally licensed physician who certifies that the severity of the Insured Person's injury or illness warrants the emergency evacuation of the Insured Person.

*Repatriation of Remains Benefit* – The plan will pay the reasonable covered expenses incurred to return the Insured Person's body home to his/her Home Country if he/she dies. This Repatriation Benefit only applies to expenses which are incurred by an Insured person while outside a 100-mile radius from his/her home or regular place of employment and provided that the repatriation of remains is coordinated through the Travel Assistance Company. Coverage includes, but is not limited to expenses for embalming, cremation, coffin and transportation.