



Montrose Travel

Participant Accident Insurance Plan • MCB 5464836

The following is a brief description of the Participant Accident Insurance Plan. The benefits described are subject to certain limitations and exclusions as described in the policy. For specific definitions of terms used below as well as further details and information about this Plan, please see the policy.

Eligibility

Class I: All Insureds of the policyholder who purchase a ticket issued on a regularly scheduled Air Carrier. All employees and customers of the policyholder, traveling on free airline tickets received by a scheduled air carrier.

Covered Activities

Class I: While you are riding, boarding or alighting as a ticketed passenger in a scheduled aircraft provided by a regularly Scheduled Air Carrier. While you are on airport premises or traveling in any licensed public conveyance to and from the airport in connection with your ticketed flight. While you are riding in any land or water conveyance provided by the airline as a substitute for an aircraft

Additional Definitions:

Scheduled Air Carrier means any air carrier holding a certificate, license or similar authorization for civilian scheduled air transport issued by the country of the aircraft's registry, and which in accordance with that authorization flies, maintains and publishes schedules and tariffs for regular passenger service between named cities at regular and specified times, but only if the aircraft is then being used for any regular or chartered flight operated by such carrier.

Airworthiness Certificate means the "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States of America or its equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of registry.

Civilian Aircraft means a civil or public aircraft having a current and valid Airworthiness Certificate and piloted by a person who has a current and valid medical certificate and pilot certificate with appropriate ratings for the aircraft.

Public Conveyance means any land or water motorized common carrier, regardless of whether a ticket has been issued, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.

Benefit Amount

Accidental Death Benefit:	\$100,000
Accidental Dismemberment Benefit:.....	\$100,000
Exposure and Disappearance Benefit:	\$100,000

Aggregate Limit of Liability

The **Aggregate Limit of Liability** per covered accident is \$10,000,000.

Aggregate Limit of Liability means the total Accidental Death Benefit, and Accidental Dismemberment Benefit, and Exposure and Disappearance Benefit; we will pay for a covered accident set forth in the Schedule above. For purposes of the Aggregate Limit of Liability provision, a covered accident will arise out of a single event and include a resulting Covered Loss. If the total benefits under the Aggregate Limit of Liability is not enough to pay full benefits to each insured, we will pay each one a reduced benefit based upon the proportion that the Aggregate Limit of Liability bears to the total benefits which would otherwise be paid.

Benefits Provided

Accidental Death Benefit

If you suffer a loss of life as a result of a covered injury, we will pay the applicable amount shown in the policy schedule. Your death must occur within 365 days of your covered injury.

Accidental Dismemberment Benefit

If your covered injury results in any of the following covered losses, we will pay the percentage shown below. Your covered loss must occur within 365 days of your covered accident.

The benefit amount is based on the maximum amount shown in the policy schedule for the person suffering the Covered Loss.

Covered Loss of	Percentage of Maximum Amount
Both Hands or Both Feet	100%
One Hand and One Foot	100%
One Hand or One Foot plus the loss of Sight of One Eye.....	100%
Sight of Both Eyes	100%
Speech and Hearing	100%
Speech or Hearing.....	50%
One Hand; One Foot; or Sight of One Eye.....	50%
Thumb and Index Finger of the same Hand.....	25%
Hearing in One Ear	25%

For purposes of this Benefit **Covered Loss** means:

1. For a foot or hand, actual severance through or above the ankle or wrist joint;
2. For thumb and index finger, complete severance through or above the metacarpophalangeal joint of both digits;
3. Total and permanent loss of sight;
4. Total and permanent loss of speech; or
5. Total and permanent loss of hearing.

Plegia means a permanent, complete and irreversible loss of voluntary movement that affects motor function of one (1) or more limbs. Proof of total Plegia may be required by us on a periodic basis. Benefits are not payable for paralysis caused by a stroke.

This benefit is payable based on the following table.

Plegia of	Percentage of Maximum Amount
Quadriplegia (total paralysis of all four Limbs)	100%
Paraplegia (total paralysis of both lower Limbs)	75%
Hemiplegia (total paralysis of upper and lower Limbs on one side of the body).....	50%

Plegia must continue for 12 consecutive months and be determined by **Our** competent medical authority.

Exposure and Disappearance Benefit

If you are exposed to weather because of an accident and this results in a covered loss, we will pay the applicable amount shown in the policy schedule subject to all policy terms.

If the conveyance in which you are riding disappears, is wrecked, or sinks, and you are not found within 365 days of the event, we will presume that you lost your life as a result of injury. If travel in such conveyance was covered under the terms of the policy, we will pay the applicable amount shown in the policy schedule, subject to all policy terms. We have the right to recover the benefit if we find that you survived the event.

To File a Claim

Contact Zurich American Insurance Company at 1-866-841-4771 for a claim form. Complete the form and send it to the Claims Department, Zurich American Insurance Company, P.O. Box 968041, Schaumburg, IL 60196-8041 within 90 days of the loss. Refer to Plan Number MCB 5464836.

Beneficiary Designation

Covered losses resulting from your death are paid to your named beneficiary at the time of death. If there is no beneficiary named or your named beneficiary predeceases or dies at the same time as you, we will pay the benefit to your estate. All other claims will be paid to you.

Payment for a Foreign National Employee

If you are a citizen of a country or other jurisdiction other than the United States of America and who is not a resident of the United States of America and are entitled to benefits for a covered loss and we are unable to make payment directly to him or her because of legal restrictions in the country or jurisdiction where you are located, we will either: (1) pay the benefits to a bank account owned by you in the United States of America; or (2) if no such bank account is established or maintained, we will pay the benefits to the policyholder on your behalf. It will then be the responsibility of the policyholder to remit the benefit to you. Payment of the benefit to the policyholder will release us from any further liability to you. If the policyholder does not remit the payment to you, the policyholder will indemnify us and hold us harmless against any and all liability incurred by us including, but not limited to, interest, penalties, and attorneys' fees in connection with, arising or resulting from such failure to remit payment. The policyholder will not be considered the beneficiary under the policy if payment is made to the policyholder in accordance with this provision.

Exclusions

A loss shall not be a covered loss if it is caused by, contributed to, or resulted from:

1. suicide or any attempt at suicide while the **Insured** was sane or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury including, but not limited to, any attempt to restrict the flow of oxygen to the brain for purposes of auto-eroticism or auto-erotic asphyxiation.
2. war or any act of war, whether declared or undeclared.
3. involvement in any type of active military service. For purposes of this exclusion, orders to active military service for sixty (60) days or less will not be considered involvement in active military service.
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for **Accidental** ingestion of contaminated foods.
5. participation in the commission or attempted commission of a crime, any felony, an assault, insurrection or riot.
6. being under the influence of any prescription drug, controlled substance, or hallucinogen, unless such prescription drug, controlled substance, or hallucinogen was prescribed by a Physician and taken in accordance with the prescribed dosage.

7. travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight.
8. release, whether or not **Accidental**, or by any person unlawfully or intentionally, of nuclear energy or radiation, including sickness or disease resulting from such release.
9. alcoholism, drug addiction or the use of any drug or controlled substance except as prescribed by a licensed medical provider operating within his or her scope of authority.

General Limitations

Benefits are payable only for covered losses incurred as a result of participation in covered activities.

Limitation on Multiple Covered Losses: If you suffer more than one covered loss as a result of the same accident, we will pay only one benefit, the largest benefit.

Limitation on Multiple Covered Activities: If you suffer a covered loss while participating in more than one covered activity, we will pay only one benefit, the largest benefit unless there is a specific written exception in this policy.

Limitation of Multiple Benefits: If you can recover benefits under more than one of the Benefits stated in the Schedule, as a

Important

This is a brief description of the coverage provided through the participant accident plan. If any conflict should arise between the contents of this handout and the master policy or if any point is not covered herein, the terms of the master policy shall govern in all cases.

Zurich

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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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Advisory notice to policyholders regarding the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") regulations

No coverage is provided by this policyholder notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided.

This notice provides information concerning possible impact on your insurance coverage due to directives issued by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

Please read this Notice carefully.

OFAC administers and enforces sanctions policy based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site – <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC restrictions. When an insurance policy is considered to be such a blocked or frozen contract, no payments or premium refunds may be made without authorization from OFAC. Other limitations on premiums and payments also apply.

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