



## Valuable Business Travel Accident Insurance Provided by GumGum, Inc... At No Extra Cost



### Business Travel Accident Insurance

**Did you know that every five minutes a person dies in an accident?<sup>1</sup> It's why your employer has provided important accident insurance protection to you while traveling — at no cost to you.**

**The benefits outlined below are for:**

**Class 1:** All active full-time employees of the Policyholder earning \$80,000 or more annually domiciled in the U.S

**Class 2:** All active full-time employees of the Policyholder earning less than \$80,000 annually domiciled in the U.S.

Accidents  
are the  
leading cause  
of death  
in the nation  
for people  
up to age 41<sup>1</sup>

**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.

Class 1: Benefit (AD&D) Amount = \$250,000

Class 2: Benefit (AD&D) Amount = \$100,000

Aggregate Limit = \$1,250,000

**What other benefits are included?**

The following benefits pay the full principal sum amount:

- **Extraordinary Commutation-** An additional benefit is paid if an employee is injured as a result of a covered accident that occurs while commuting between his or her home and place of employment by any means of transportation not normally used, as in during a transportation strike, a power failure, major civic breakdown or similar event.
- **Hijacking** – A benefit is paid if the employee is injured as a result of an accident that occurs during a hijacking anywhere in the world while on a Business Trip.
- **Personal Deviation/Sojourn** – This benefit covers injury resulting from an accident that occurs anywhere in the world during personal business or personal travel while the employee is on a covered business trip.



- **Paralysis Benefit** – An additional benefit is paid for injuries that result in complete and irreversible loss of movement of one or more limbs (i.e., Paraplegia, Quadriplegia, or Hemiplegia).

### 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	10% to \$25,000
Bereavement Counseling	\$100 per visit to a max of \$500
Coma	See AD&D amount
Permanent Total Disability Benefit	See AD&D amount
Rehabilitation	10% to \$25,000
Seat Belt	10% to \$25,000
Air Bag	5% to \$10,000
Therapeutic Counseling	10% to \$25,000

#### Benefit Descriptions:

- **Adaptive Home & Vehicle Benefit** – This benefit pays for the actual one-time cost of making the employee's home and/or car accessible after an injury.
- **Bereavement Counseling Benefit** – This benefit pays the cost of Bereavement counseling for your dependent spouse and child(ren) within 90 days due to the employee's loss of life. Per visit and maximum amounts apply.
- **Rehabilitation Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for rehabilitative training.
- **Coma Benefit** – An option that pays a portion of the benefit if the employee or a family member becomes comatose within a certain number of days of a injury and remains continuously comatose for a specified period of time.
- **Permanent Total Disability Lump Sum:** It pays a lump sum benefit for Permanent Total Disability.
- **Seat belt & Air Bag Benefit** –An additional benefit is paid if a person dies from injuries sustained in a motor vehicle while a passenger or a driver and also wearing a seat belt. An additional amount is paid if the air bag inflated properly upon impact, as verified by the police report.
- **Therapeutic Counseling Benefit** – If a benefit is payable due to an injury other than loss of life, this pays a benefit for expenses incurred for any necessary therapeutic counseling.

### Standard Benefits include:

The policy pays:

- 100% of the Accidental Dismemberment benefit amount for the accidental loss of Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, Speech and Hearing, Either Hand or Foot and Sight of One Eye, Quadriplegia.
- 75% of the Accidental Dismemberment benefit amount for Paraplegia.
- 50% of the Accidental Dismemberment benefit amount for the accidental loss of Either Hand or Foot, Sight of One Eye, Speech or Hearing, Hemiplegia.
- 25% of the Accidental Dismemberment benefit amount for the accidental loss of Thumb and Index Finger of Either Hand.

### Important Information:

- Standard exclusions and age reductions apply.
- Benefits are subject to state availability.
- This document is an overview of the general purposes of the Business Travel Accident Insurance being offered and is provided for general information purposes only and is not a contract.
- Please see the group contract for complete details relating to exclusions, limitations, eligibility, termination, and other terms and conditions of coverage.
- Aggregate limits apply. See group contract for full details.

For more information, please contact your human resources benefits representative.



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1 National Safety Council, June 7, 2007.

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Benefits without burden.™

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