Accidental Death and Dismemberment Coverage

Are your Employees Covered 24/7 in the Event of an Accident?
Serious injuries can have a devastating impact on individuals and the family members that survive them. This is why IPEP offers accident insurance for its members and participants - helping provide the critical financial security and resources necessary to deal with loss caused by an accident.

Who’s eligible for coverage?
This plan provides coverage to all full-time, part-time and seasonal employees of Member Municipalities of IPEP.

Accidental Death & Dismemberment Benefits
If, within 365 days of a covered accident, injury results in any one of the losses shown below, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Included Coverage:

<table>
<thead>
<tr>
<th>Covered Loss</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life, Speech and Hearing, Speech or Hearing and Hand, Foot, or Sight of One Eye; Hands, Feet; Sight; any two of Hand, Foot, or Sight of One Eye; Quadriplegia</td>
<td>100% of Principal Sum</td>
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<tr>
<td>Paraplegia</td>
<td>75% of Principal Sum</td>
</tr>
<tr>
<td>Hand; Foot; Sight of One Eye; Speech; Hearing; Hemiplegia</td>
<td>50% of Principal Sum</td>
</tr>
<tr>
<td>Thumb &amp; Index Finger of the Same Hand; Uniplegia</td>
<td>25% of Principal Sum</td>
</tr>
</tbody>
</table>

Principal Sum is $10,000

Additional Benefits:

- Alternate Fuel Private Passenger Vehicle
- Bicycling Commutation
- Carpool or Vanpool Commutation
- Carjacking
- Coma
- Home Alteration or Vehicle Modification
- Home Health Care
- Natural Disaster Evacuation Expense
- Rehabilitation Expense
- Seat Belt and Occupant Protection Device
- Walking Commutation
Medical Evacuation and Repatriation Benefits

If your Accidental Bodily Injury, disease or illness occurs and requires Medical Evacuation or Repatriation or Emergency Medical Treatment while you are on a covered Trip, then we will pay the Covered Expenses subject to the benefit maximum. This insurance applies only if the covered trip is more than 100 miles from your primary residence and lasts no more than 180 consecutive days. The Medical Evacuation must be ordered and certified by a Physician and approved and arranged by our assistance services administrator.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Evacuation Benefit</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Hospital Admission Guaranty</td>
<td>Up to $5,000</td>
</tr>
<tr>
<td>Family Travel Expense</td>
<td>Up to $100</td>
</tr>
<tr>
<td>Maximum Number of Days:</td>
<td>Up to 5 Days</td>
</tr>
<tr>
<td>Natural Disaster Evacuation Expense</td>
<td>Up to $100,000</td>
</tr>
</tbody>
</table>

What’s not Covered?

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from:

- Suicide, attempted suicide or intentionally self-inflicted injury
- War or any act of war, whether declared or not
- Participation in military action while in active military service with the armed forces of any country or established international authority
- Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof
- Being in, entering, or exiting any aircraft owned, leased or operated by, or on behalf, of the Policyholder, or any aircraft operated by an employee of the Policyholder on the Policyholder’s behalf
- Being in, entering, or exiting any aircraft while acting or training as a pilot or crew member traveling or flying on any aircraft engaged in Specialized Aviation Activities
- Directly or indirectly any occurrence while a Covered Person is incarcerated after conviction

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

For Coverage Inquiries:

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This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by Europ Assistance USA and are not insured benefits. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.

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