

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:

Covered Loss	Benefit Amount
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	100% of Principal Sum
Paraplegia	75% of Principal Sum
Hand; Foot; Sight of One Eye; Speech; Hearing; Hemiplegia	50% of Principal Sum
Thumb & Index Finger of the Same Hand; Uniplegia	25% of Principal Sum

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.

Benefits	Benefit Amount
Medical Evacuation Benefit Benefit Maximum:	Unlimited
Hospital Admission Guaranty Benefit Maximum:	Up to \$5,000
Family Travel Expense Benefit Maximum per Day: Maximum Number of Days:	Up to \$100 Up to 5 Days
Natural Disaster Evacuation Expense While traveling outside of your country of permanent residence and more than 75 miles from your primary residence Benefit Maximum:	Up to \$100,000

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.

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