

Voluntary Accident Insurance



Protection at Work, Home and Abroad

If you travel for your chamber or are looking for extra protection for your family in the event of a life-changing accident, Voluntary Accident insurance with Travel Benefits may be the protection you need. With extra travel benefits and programs, this insurance is more than just accident coverage—it is an essential safety net for you and your family.

// Secure Travel

New York Life Group Benefit Solutions (NYL GBS) Secure Travel provides pre-trip planning, assistance while traveling, and unlimited medical evacuation and repatriation benefits when traveling 100 miles or more from home.

// Estate Guidance

Getting your affairs in order does not have to be a daunting task. The online EstateGuidance® tool allows you or your family members to easily write a last will and testament, a living will, and documents outlining wishes for final arrangements.

// Premium Flexibility

The program is offered at monthly rates of:

Benefit	\$10,000	\$20,000	\$50,000	\$100,000	\$250,000	\$300,000	\$500,000
Individual Only	\$.26	\$.52	\$1.30	\$2.60	\$6.50	\$7.80	\$13.00
Individual & Family	\$.39	\$.78	\$1.95	\$3.90	\$9.75	\$11.70	\$19.50

SUMMARY OF BENEFITS

Voluntary Accident Insurance

Provides Up to \$500,000 in Benefits

The ACCE Voluntary Accident Insurance Plan with Travel Benefits provides up to \$500,000 in benefits. Following is a schedule of covered losses:

Covered Loss Benefit	Benefit
Loss of Life	100% of the Principal Sum
Loss of Two or More Hands or Feet	100% of the Principal Sum
Loss of Sight of Both Eyes	100% of the Principal Sum
Loss of One Hand or One Foot and Sight in One Eye	100% of the Principal Sum
Loss of Speech and Hearing (in both ears)	100% of the Principal Sum
Quadriplegia	100% of the Principal Sum
Paraplegia	75% of the Principal Sum
Hemiplegia	50% of the Principal Sum
Uniplegia	25% of the Principal Sum
Coma - Monthly Benefit up to 11 months, then Lump Sum Payment at 12th month	1% of the Principal Sum, at the end of each month during which the Covered Person remains comatose Lump Sum Payment - 100% of the Principal Sum at beginning of the 12th month
Loss of One Hand or Foot	50% of the Principal Sum
Loss of Sight in One Eye	50% of the Principal Sum
Loss of Speech	50% of the Principal Sum
Loss of Hearing (in both ears)	50% of the Principal Sum
Loss of all Four Fingers of the Same Hand	25% of the Principal Sum
Loss of Thumb and Index Finger of the Same Hand	25% of the Principal Sum
Loss of all the Toes of the Same Foot	20% of the Principal Sum

Age Reductions

A Covered Person's Principal Sum will be reduced to the percentage of his Principal Sum in effect on the first of the month following the date of change, as shown below.

Age	% of Benefit Amount
65 but less than 70	65%
70 but less than 75	45%
75 but less than 80	30%
80 or over	20%

Additional Benefits

You will not be required to make premium payments while you are receiving long term disability payments under this plan.

Additional Benefit	Benefit						
Home Alteration and Vehicle Modification Benefit	10% of the Principal Sum subject to a maximum of \$5,000						
Rehabilitation Benefit	10% of the Principal Sum subject to a maximum of \$10,000						
Seatbelt Benefit	10% of the Principal Sum subject to a Maximum Benefit of \$10,000						
Airbag Benefit	5% of the Principal Sum subject to a Maximum Benefit of \$5,000						
Default Benefit	\$1,000						
Waiver of Premium Benefit (12 month waiting period)	<table border="1"> <thead> <tr> <th>Age when Total Disability Begins</th> <th>Benefit Period to 65th birthday</th> </tr> </thead> <tbody> <tr> <td>Less than 60</td> <td></td> </tr> <tr> <td>60 or more but less than 65</td> <td>60 months</td> </tr> </tbody> </table>	Age when Total Disability Begins	Benefit Period to 65th birthday	Less than 60		60 or more but less than 65	60 months
Age when Total Disability Begins	Benefit Period to 65th birthday						
Less than 60							
60 or more but less than 65	60 months						

Important Information

When Premium is Effective and Due

Accident Insurance Benefits become effective for each Subscriber in consideration of the Subscriber's application, Subscription Agreement, and payment of the initial premium when due. Insurance coverage for the Subscriber becomes effective on the Effective Date of Subscriber Participation.

Insurance becomes effective, the date you become eligible. Effective date of changes occurs with any increase or decrease in the amount of insurance resulting from:

1. a change in benefits provided by this Policy or
2. a change in the Employee's Covered Class will take effect on the date of such change.

Increases will take effect subject to any Active Service requirement.

When the Policy Ends

The insurance will end on the earliest of:

1. the date this Policy or insurance for a Covered Class is terminated
2. the next premium due date after the date you are no longer in a Covered Class or satisfies eligibility requirements under this Policy
3. the last day of the last period for which premium is paid
4. the next premium due date after you attain the maximum Age for insurance under this Policy

Termination will not affect a claim for a Covered Loss or covered Injury that is the result, directly and independently of all other causes, of a Covered Accident that occurs while coverage was in effect.

Continuation for Family Medical Leave

Insurance may be continued until the earliest of the following dates if: (a) You are on an Employer approved family medical leave; and (b) required premium contributions are paid when due. For an Employer approved family medical leave: 12 weeks in a consecutive 12-month period.

Common Exclusions

In addition to any benefit-specific exclusions, benefits will not be paid for any Covered Injury or Covered Loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section:

1. intentionally self-inflicted injury, suicide, or any attempt thereat while sane or insane
2. commission or attempt to commit a felony or an assault
3. commission of or active participation in a riot or insurrection
4. bungee jumping; parachuting; skydiving; parasailing; hang-gliding
5. declared or undeclared war or act of war
6. flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:
 - a. except as a passenger on a regularly scheduled commercial airline
 - b. being flown by the Covered Person or in which the Covered Person is a member of the crew
 - c. being used for:
 - i. crop dusting, spraying, or seeding, giving and receiving flying instruction, firefighting, skywriting, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying or
 - ii. any operation that requires a special permit from the

FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on)

- d. designed for flight above or beyond the earth's atmosphere
- e. an ultra-light or glider
- f. being used for the purpose of parachuting or skydiving
 - g. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
7. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
8. travel in any Aircraft owned, leased, or controlled by the Subscriber, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Subscriber if the Aircraft may be used as the Subscriber wishes for more than 10 straight days, or more than 15 days in any year
9. a Covered Accident that occurs while engaged in the activities of active-duty service in the military, navy or airforce of any country or international organization. Covered Accidents that occur while engaged in Reserve or National Guard training are not excluded until training extends beyond 31 days
10. operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the Covered Accident occurred
11. voluntary ingestion of any narcotic, drug, poison, gas, or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
12. in addition, benefits will not be paid for services or treatment rendered by a Physician, Nurse or any other person who is:
 - a. employed or retained by the Subscriber
 - b. providing homeopathic, aroma-therapeutic, or herbal therapeutic services
 - c. living in the Covered Person's household
 - d. a parent, sibling, spouse, or child of the Covered Person.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage, please refer to Policy Number OK966514 for specific provisions and details of availability.

Products and services are provided by Life Insurance Company of North America and New York Life Group Insurance Company of NY, subsidiaries of New York Life Insurance Company. New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

Administered by: AGIA, Inc.

