

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$1,000,000

This Schedule of Benefits is informational only. All terms and conditions are defined in the policy wording and will govern interpretation of claims. The actual amount payable to the Insured Person under the terms of the policy wording will depend on the circumstances of the Insured Person's claim. Please read the policy carefully.

OCCUPATIONAL ACCIDENTS:

Coverage A: ACCIDENTAL DEATH AND DISMEMBERMENT

Applicable to Classes I and II:

I. Accidental Death

Lump Sum:

\$50,000

**\$2,000/month, for
up to 50 months**

Survivors Benefit:

Maximum Accidental Death and Survivor Benefit:

\$150,000

III. Dismemberment

Loss Of:

Up to:

Both Hands or Both Feet **\$100,000**

One Hand and One Foot **\$100,000**

Sight of Both Eyes **\$100,000**

Sight of One Eye and One Hand **\$100,000**

One Hand or One Foot **\$50,000**

Sight of One Eye **\$35,000**

Speech **\$25,000**

Hearing in Both Ears **\$25,000**

One Finger or One Toe **\$2,500**

Two Fingers or Two Toes **\$3,000**

Three Fingers or Three Toes, or Thumb **\$4,000**

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

II. Paralysis

Up To:

Quadriplegia **\$150,000**

Paraplegia **\$75,000**

Hemiplegia **\$75,000**

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$1,000,000

Reduction of Benefits Table, the amount payable for any AD&D loss will be reduced when an Assured Person is age seventy (70) or older. The AD&D amount payable will be reduced by the applicable percentage shown in the following table:

AGE ON DATE OF ACCIDENT AMOUNT OF REDUCTION

70 – 74	35%
75 – 79	55%
80 – 84	70%
85 and Older	85%

Coverage B: DISABILITY

Applicable to Class I

Benefit:	75% of Average Weekly Earnings as defined by the policy up to \$500/week, \$125 minimum
Elimination Period: (Benefits paid from 1st day of disability after 8 days of disability)	7 days
Temporary Disability: (Disability from current occupation)	Up to 104 weeks. Medical care must begin within 90 days of a covered accident for disability to be payable under the policy wording.
Permanent Disability: (Disabled from any occupation)	75% of Average Weekly Earnings as defined by the policy up to \$500/week, \$125 minimum
Hernia & Hemorrhoids	Up to \$10,000, maximum combined disability and medical benefits of \$10,000.

Applicable to Class II

Weekly Benefit:	75% of Average Weekly Earnings as defined by the policy up to \$300/week, \$50 minimum
Elimination Period: (Benefits paid from 1st day of disability after 8 days of disability)	7 days
Temporary Disability: (Disability from current occupation)	Up to 104 weeks. Medical care must begin within 90 days of a covered accident for disability to be payable under the policy wording.
Permanent Disability: (Disabled from any occupation)	75% of Average Weekly Earnings as defined by the policy up to \$300/week, \$50 minimum
Hernia & Hemorrhoids	Limited to lifetime benefit of \$10,000

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$1,000,000

Coverage C: ACCIDENT MEDICAL EXPENSE:

Applicable to Classes I and II

Maximum Benefit:	Up to \$1,000,000
Duration of Benefit:	104 weeks from the date of loss.
Deductible	N/A
Hernia & Hemorrhoids	Up to \$10,000, maximum combined disability and medical benefits of \$10,000.
Commencement Period:	First expense must be incurred within 90 days of the accident.
Incurral Period:	Eligible expenses must be incurred within 104 weeks of the accident.

POLICY ENHANCEMENTS:

Pre-Existing Condition	\$10,000
Seat Belt Rider	\$25,000
Seat Belt and Air Bag Rider	\$25,000
Severe Burn Benefit Rider	\$25,000
Occupational Cumulative Trauma	\$25,000
Advance Payment Rider	60% of the TTD Benefit
Repatriation of Remains	\$15,000

NON-OCCUPATIONAL ACCIDENTS:

Coverage A: ACCIDENTAL DEATH AND DISMEMBERMENT:

Applicable to Classes I and II

I. Accidental Death	
Lump Sum:	\$15,000
Survivors Benefit:	\$0
Maximum Accidental Death Benefit:	\$15,000
Dismemberment	
Loss Of:	Up to:
Both Hands or Both Feet	\$10,000
One Hand and One Foot	\$10,000
Sight of Both Eyes	\$10,000
Sight of One Eye and One Hand	\$10,000
One Hand or One Foot	\$10,000
Sight of One Eye	\$10,000
Speech	\$10,000
Hearing in Both Ears	\$10,000
One Finger or One Toe	\$2,500
Two Fingers or Two Toes	\$2,500
Three Fingers or Three Toes, or Thumb	\$3,000

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$1,000,000

“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye. “Loss” of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. “Loss” of speech means total and irrecoverable loss of the entire ability to speak. “Loss” of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

III. Paralysis	Up To:
Lump Sum:	\$10,000
Quadriplegia	\$10,000
Paraplegia	\$10,000
Hemiplegia	\$10,000

Coverage B: DISABILITY

Applicable to Classes I and II

Maximum Benefit: Up to \$15,000

Coverage C: ACCIDENT MEDICAL EXPENSE:

Applicable to Classes I and II

Maximum Benefit: Up to \$15,000

Duration of Benefit: 52 weeks from the date of loss.

Deductible N/A

Commencement Period: First expense must be incurred within 90 days of the accident.

Incurral Period: Eligible expenses must be incurred within 52 weeks of the accident.

LIMITS OF LIABILITY

Occupational Accident

Applicable to Classes I and II

Aggregate Per-Insured Person Limit of Liability (Combined Single Limit) \$1,000,000
(All covered losses with respect to any one Occupational Accident.)

Total Aggregate Limit of Liability \$2,000,000
(All covered losses with respect to all Insured Persons in any one Occupational Accident)

Non-Occupational Accident

Applicable to Classes I and II

Aggregate Per-Insured Person Limit of Liability (Combined Single Limit) \$15,000
(All covered losses with respect to any one Non-Occupational Accident.)

Total Aggregate Limit of Liability \$30,000
(All covered losses with respect to all Insured Persons in any one Non-Occupational Accident)

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$1,000,000

Description of Class

Class I: All active, full time drivers over 18 and under the age of 75 earning more than \$400 per week who are contracted with the Policyholder, and for whom the required premium has been paid and a completed enrollment form has been signed.

Class II: All active, part time drivers over 18 and under the age of 75 earning less than \$400, but more than \$100 per week who are contracted with the Policyholder, and for whom the required premium has been paid and a completed enrollment form has been signed.

Note: **The Assured Person must be over age 18 and under age 75 to enroll in the Plan.**