

SCHEDULE OF BENEFITS
COURIER, LIMO OR CABLE INSTALLERS - \$500,000

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

Survivors Benefit:

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

Maximum Accidental Death and Survivor Benefit:

\$150,000

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

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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: 7 days

(Benefits paid from 1st day of disability after 8 days of disability)

Temporary Disability: Up to 104 weeks. Medical care must begin within 90 days of a covered accident for disability to be payable under the policy wording.
(Disability from current occupation)

Permanent Disability: 75% of Average Weekly Earnings as defined by the policy up to \$500/week, \$125 minimum
(Disabled from any occupation)

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: 7 days

(Benefits paid from 1st day of disability after 8 days of disability)

Temporary Disability: Up to 104 weeks. Medical care must begin within 90 days of a covered accident for disability to be payable under the policy wording.
(Disability from current occupation)

Permanent Disability: 75% of Average Weekly Earnings as defined by the policy up to \$300/week, \$50 minimum
(Disabled from any occupation)

Hernia & Hemorrhoids Limited to lifetime benefit of \$10,000

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Coverage C: ACCIDENT MEDICAL EXPENSE:

Applicable to Classes I and II

Maximum Benefit:	Up to \$500,000
Duration of Benefit:	104 weeks from the date of loss.
Deductible	None
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
II.	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

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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) \$500,000
(All covered losses with respect to any one Occupational Accident.)

Total Aggregate Limit of Liability \$1,000,000
(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)

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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.