Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

When You Are Covered

Class I

Business Only – while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

Hijacking- Business Only – due as a result of a hijacking of any land, water or air conveyance, except a private automobile, while on the Business of the Policyholder.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Afghanistan, Iraq, Russia, Belarus, Ukraine, Israel including Gaza, West Bank, and Golan Heights, Lebanon, and Syria.

Class(es) II-III

Hijacking- Business Only – due as a result of a hijacking of any land, water or air conveyance, except a private automobile, while on the Business of the Policyholder.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Afghanistan, Iraq, Russia, Belarus, Ukraine, Israel including Gaza, West Bank, and Golan Heights, Lebanon, and Syria.

Family Relocation Trip – Insured Dependents only – extends coverage to a Dependent during the course of any family relocation trip that is authorized by, or taken at the direction of, the Policyholder and/or must be paid in whole or in part by the Policyholder.

Family Accompanying the Insured – Insured Dependents only – extends coverage to a Dependent while they are accompanying or on their way to join the Insured during an authorized Trip, when the trip is authorized by and/or paid in whole or in part by the Policyholder.

Eligible Persons and Principal Sum

Class	Description of Class	Principal Sum
I	All active Employees and Contractors of the Policyholder, who are not in any other Class.	$250,000
II	All Eligible Spouses, who are traveling with the Employee at the direction and expense of the Policyholder, who are not in any other Class.	$25,000
III	All Eligible Dependent Children, who are traveling with the Employee at the direction and expense of the Policyholder, who are not in any other Class.	$10,000

"Annual Salary" means the Insured's base annual salary exclusive of overtime, bonuses, tips, commission, and special compensation.

The Principal Sum amount payable for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss with respect to any Benefit provided by the Policy where the amount payable for the loss is determined as a percentage of his/her Principal Sum. The amount payable for the Insured Person's loss under that Benefit is a percentage of the amount that would otherwise be payable. Please refer to the Policy for specific details.

Zuora, Inc.
GTP 0009139938-B

AIG

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Benefits

Accidental Death, Dismemberment and Paralysis

When Injury to an Insured Person results directly in any of the following covered losses within 365 days from the date of the accident that caused the Injury, we will pay, in one sum, the indicated percentage of the principal sum:

Loss of	Percentage of Principal Sum
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Thumb and index finger of same hand	25%

Paralysis	Percentage of Principal Sum
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Uniplegia	25%

“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.

“Quadriplegia” means the complete and irreversible paralysis of both upper and lower limbs. “Paraplegia” means the complete and irreversible paralysis of both lower limbs. “Hemiplegia” means the complete and irreversible paralysis of the upper and lower limbs on the same side of the body. “Uniplegia” means the complete and irreversible paralysis of one limb. “Limb” means entire arm or entire leg.

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.

Attendor Benefit

If a Repatriation of Remains benefit becomes payable under the Policy, the Company will also pay for expenses reasonably incurred for one person (referred to as the Attendor) to accompany the deceased Insured Person's remains from the place where death occurred to the deceased Insured Person's place of primary residence, but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for the Attendor's lodging and meals for up to 7 days, but (a) only while the Attendor is away from his or her place of primary residence in connection with accompanying the deceased Insured Person's remains as described above, and (b) not to exceed $300 per day for lodging and meals. AIG Travel Protect must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bedside Visitor Benefit

If the Insured Person is confined to a Hospital or other medical facility for 2 days or more due to an Illness, which begins while coverage under the Policy is in force, or Injury; the Company will pay for expenses reasonably incurred to bring one person chosen by the Insured Person to and from the Hospital or other medical facility where the Insured Person is confined if the place of confinement is outside a 100-mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for lodging and meals for up to 10 days for such person in the area of such place of confinement, but (a) only while the Insured Person remains so confined, and (b) not to exceed $200 per day for lodging and $100 per day for meals. AIG Travel Protect must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bereavement and Trauma Counseling Benefit

If the Insured Person suffers a covered accidental death, accidental dismemberment or paralysis, or coma the Company will pay benefits for Covered Bereavement and Trauma Counseling Expenses for the Insured Person and all of his or her immediate family members for up to 10 sessions combined, with a maximum of $200 per session. The expenses must be incurred within one year of the date of the accident.

Carjacking Benefit

The Company will pay a benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit as a result of a Carjacking of an Automobile while the Insured Person is operating, or riding as a passenger in, (including getting in or out of) such Automobile. The amount payable is the lesser of: 1) $25,000; or 2) 10% of the largest benefit payable under any one of the Benefits specified above due to the Carjacking. Only one benefit is payable for all losses as a result of the same Carjacking.

Coma Benefit

If Injury renders an Insured Person Comatose within 365days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 2% of the Insured Person's Principal Sum. This benefit is payable monthly for 11 months if the Insured Person remains Comatose due to that Injury. If the Insured Person remains Comatose through the 11th month, any residual portion of that Insured Person's Principal Sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose. If the Insured Person ceases to be Comatose due to the Injury any time during the first 11 months, the monthly benefit will end. No benefit is provided for the first 30 days of Coma. No benefit is payable after the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Day Care Benefit (Appliable to Class I Only)

Helps pay covered day care expenses equal to the least of: 1) the actual cost of care; 2) 10% of the Insured's Principal Sum; or 3) $10,000 on behalf of Eligible Dependent Children under age 13, who are enrolled or who are subsequently enrolled in a Day Care Center within 365 days of the Insured's covered accidental death. The benefit is not payable for any period of enrollment in a Day Care Center before the date of the accident that caused the Insured Person's death. The benefit is not payable for any period of enrollment after the earlier of: (1) the date the Child reaches 13 years of age; or (2) the date four (4) years after the later of the date of the Insured's death or the date the Child first enrolls in a Day Care Center. If there is no Child eligible for the benefit within 365 days after the date of the Insured's death, the Company will pay a one-time lump sum benefit of $1,000 to the Insured's designated beneficiary.

Emergency Evacuation Benefit

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of $1,000,000. Also provides benefits for reasonable expenses incurred following a covered Emergency Evacuation to return home those eligible dependent Children traveling with the Insured Person; and to bring one person chosen by the Insured Person to and from the medical facility where the Insured Person is confined. All arrangements must be made through AIG Travel Protect.

Home Alteration and Vehicle Modification Benefit

Pays Covered Home Alteration and Vehicle Modification Expenses incurred within one year of the date of the accident, up to a maximum of $25,000, if the Insured Person suffers a covered accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy.

Medical and Non-Medical Repatriation Benefit

Medical Repatriation

If, while he or she is outside a 100 mile radius from his or her current place of primary residence, an Insured Person who has suffered an Injury or Sickness, has sufficiently recovered to travel, to, at the option of the Insured Person, his or her current place of primary residence or Home Country with minimal risk to his or her health, the Company will pay for Covered Medical Repatriation Expenses reasonably incurred for a non-scheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel to return such Insured Person to, at the option of the Insured Person, his or her current place of primary residence or Home Country. Any such Medical Repatriation must be recommended by the attending Physician. Benefits will be payable, up to a maximum of $100,000 for all Medical Repatriations due to all Injuries from the same accident or all Sicknesses from the same or related causes.

Non-Medical Repatriation

If, while he or she is outside a 100 mile radius from his or her current place of primary residence, an Insured Person who has suffered an Injury or Sickness, has sufficiently recovered to travel, to, at the option of the Insured Person, his or her current place of primary residence or Home Country with minimal risk to his or her health, the Company will pay for Covered Non-Medical Repatriation Expenses reasonably incurred for a regularly scheduled economy class air flight without special equipment or personnel to return such Insured Person to, at the option of the Insured Person, his or her current place of primary residence or Home Country. Any such Non-Medical Repatriation must be recommended by the attending Physician. Benefits will be payable, up to a maximum of $100,000 for all Non-Medical Repatriations due to all Injuries from the same accident or all Sicknesses from the same or related causes.

All arrangements must be made through AIG Travel Protect.

Out-of-Country Medical Expense Benefit

The Out of Country Medical Expense benefit can help pay for the Usual and Customary Charges for Covered Medical Services incurred by an Insured Person during the course of any Trip of less than 365 days outside of his or her country of permanent residence and While on the Business of the Policyholder, up to a benefit maximum of $250,000 per Insured Person for an Injury or Sickness that requires Physician treatment, and within 52 weeks after the date of the accident causing the Injury or the onset of the Sickness.

Physical Therapy Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will pay Covered Physical Therapy Expenses that are due to the Injury causing the loss. The Covered Physical Therapy Expenses must be incurred within one year after the date of the accident causing the Injury. The amount payable for this benefit is $200 for each Medically Necessary Physical Therapy Session, for up to ten (10) sessions for treatment of all losses caused by the same accident. Covered Physical Therapy Expenses do not include any expenses for or resulting from an Injury for which the Insured Person is entitled to benefits paid or payable by Workers' Compensation or other similar law.

Psychological Therapy Benefit

If Injury to the Insured Person results within 365 days of the date of the accident that caused the Injury, in an accidental dismemberment for which an Accidental Dismemberment benefit is payable under the Policy, the Company will pay covered psychological therapy expenses that are due to the Injury causing the dismemberment. The Covered Psychological Therapy Expenses must be incurred within one year after the date of the accident causing the Injury. The amount payable for this benefit is the lesser of: 1) 10% of the Insured Person's Principal Sum; or 2) $25,000. Covered Psychological Therapy Expenses do not include any expenses for or resulting from an Injury for which the Insured Person is entitled to benefits paid or payable by Workers' Compensation or other similar law.

Personal Property Benefit

Pays a benefit for the cost of replacement or repair of Personal Property or Business Equipment that is lost, stolen or accidentally damaged up to a maximum amount of $2,500. The Personal Property or Business Equipment must be accompanying and in the care and custody of the Insured Person while he or she is on the Business of the Policyholder.

Additional Benefits:

1. **Lost keys** - If, while on a Trip, the keys to the primary residence of an Insured Person are lost or stolen, we will pay for the replacement keys or cost of replacing the lock(s) up to a maximum of $1,000.

2. **Replacement travel documents** - If, while on a Trip, an Insured Person's passport, required visa or other essential travel documents are lost, stolen or damaged, we will pay the Policyholder or the Insured Person up to $1,000 for the non-recoverable, reasonable and necessary costs of replacement items for the Trip to continue.

3. **Temporary loss of Personal Property or Business Equipment** - If the Insured Person's Personal Property or Business Equipment is temporarily lost for more than four hours during a Trip, we will reimburse the reasonable expenses up to $1,000 towards the cost of buying essential and reasonable replacement items. If the Personal Property or Business Equipment which has been temporarily lost becomes permanently lost and this results in a claim, we will deduct the amount already paid for temporary loss from the payment.

All loss or damages attributable to theft, vandalism, or loss or damage by Common Carriers must be reported to the local police or appropriate authority within 48 hours after the discovery of the loss and a written acknowledgment of the report obtained and provided to the Company.

Rehabilitation Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will reimburse the Insured Person for Covered Rehabilitative Expenses that are due to the Injury causing the dismemberment or paralysis. Reimburses Covered Rehabilitation Expenses, up to a maximum of $25,000, incurred within two years of and as a result of an Injury causing a covered dismemberment or paralysis under the Policy.

Repatriation of Remains Benefit

Pays benefits for covered expenses to return the Insured Person's body to his or her home if the Insured Person suffers a covered loss of life due to Injury or Emergency Sickness while at least 100 miles from home, up to a maximum of $1,000,000. All arrangements must be made through AIG Travel Protect.

Seat Belt and Air Bag Benefit

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) $25,000 if the Insured Person is protected by a seat belt when he/she suffers a covered accidental death under the Policy while operating or riding as a passenger in a private passenger automobile. However, if it cannot be determined that a properly fastened, original, factory installed seat belt was being used at the time of the accident causing the Injury, a default benefit of $2,000 will be payable. If the Insured Person is also protected by an air bag that inflates on impact, an additional benefit of the lesser of 1) 10% of the Principal Sum; or 2) $25,000 is payable.

Security Evacuation Benefit

Employers have an obligation to help ensure the safety and well-being of employees who travel outside their Home Country on the employer's behalf, including those who require a Security Evacuation. The Security Evacuation benefit pays for eligible expenses up to a $100,000 benefit maximum to take an Insured Person to the Nearest Place of Safety, as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per Occurrence. Covered Occurrences may include:

- Expulsion by appropriate authorities from Host Country or being declared persona non-grata.
- Political or military Occurrences that trigger an Advisory from appropriate authorities involving a Host Country.
- Verified Physical Attack or Verified Threat of Physical Attack from a third party.
- The Insured Person is deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety or well-being is in question within 7 days of being found.
- Natural Disaster (within 7 days of the event).

The benefit also includes options to return to the Insured Person's Host Country if return is safe and permitted, Home Country, or place of assignment within 7 days of Security Evacuation. All arrangements must be made through AIG Travel Protect.

Tuition Benefit (Appliable to Class I Only)

If the Insured suffers a covered accidental death such that an Accidental Death benefit is payable under the Policy, an additional benefit is payable so the Insured's eligible child or spouse can continue or commence their education in an institution of higher learning that is equal to the least of: 1) the actual tuition (exclusive of room and board); 2) 10% of the Insured's Principal Sum as applicable; or 3) $10,000. The benefit is payable for up to four consecutive years.

To be eligible for this Benefit the child(ren) must be enrolled as a full time student in an institution of higher learning within 365 days after the date of the Insured's death and the Spouse must be enrolled in an intuition of higher learning or professional or trade training program within 30 months after the date of the Insured's death.

If there is no Child under age 26 eligible for the benefit within 365 days after the date of the Insured's death, the Company will pay a one-time lump sum benefit of $1,000 to the Insured's designated beneficiary.
If there is no Spouse eligible for the benefit within 30 months after the date of the Insured's death, the Company will pay a one-time lump sum benefit of $1,000 to the Insured's designated beneficiary.

Aggregate Limit of Indemnity Per Accident: $2,500,000

The Aggregate Limit means the maximum amount payable under the Policy and may be reduced if more than one Insured Person suffers a loss as a result of the same accident and if the amounts are payable for those losses under one or more of the following Benefits provided by the Policy: Accidental Death, Accidental Dismemberment and Paralysis Benefit, Coma Benefit. The maximum amount payable for all such losses for all Insured Persons under all those Benefits combined will not exceed the amount shown above as the Aggregate Limit. If the combined maximum amount otherwise payable for all Insured Persons must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured Persons for all such losses under all those Benefits combined.

Definitions

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Civil Union Partner or **State Registered Domestic Partner** means a person who has entered into a Civil Union or a State Registered Domestic Partnership.

Civil Union or **State Registered Domestic Partnership** means an arrangement under which two persons have established a relationship as defined by and pursuant to the laws of the state in which such relationship has been recognized and under which both persons are entitled to receive the benefits and protections, and be subject to the responsibilities, of spouses.

Insured Dependent Child(ren): The Insured's unmarried children, including natural children from the moment of birth, step or foster children, or adopted children from the moment of placement in the home of the Insured, under age 26 and primarily dependent on the Insured for support and maintenance, 1) for whom premium has been paid; and 2) while covered under the Policy. Any unmarried dependent children of the Insured covered under the Policy before reaching the age limit specified above, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the Policy beyond that age limit for as long as the Policy is in force, but only if they remain continuously covered under the Policy.

Injury: means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs under the circumstances described; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Insured: A person: 1) who is a member of an eligible class of persons as described in the Eligible Persons and Principal Sums section of this document 2) for whom premium has been paid; and 3) while covered under the Policy. However, an Insured does not include any person covered under the Policy solely as an Insured Dependent.

Insured Person: An Insured or an Insured Dependent.

Insured Dependent: means an Insured Spouse, Domestic Partner or an Insured Dependent Child.

Policyholder: means Zuora, Inc.

Sojourn and Personal Deviation, Sojourn or Personal Deviation: means non-business travel or activities undertaken While on the Business of the Policyholder but unrelated to furthering the business of the Policyholder. If they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than a total of: 14 day(s).

Trip: A trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than 365 days. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

While on the Business of the Policyholder: While on assignment by, or at the direction of, the Policyholder for the purpose of furthering the business of the Policyholder. Does not include any period of time: 1) while the Insured is working at his or her regular place of employment; 2) during the course of everyday travel to and from work; or 3) during an authorized leave-of-absence or vacation. If an Insured's assignment to a location exceeds 365 days, such assignment will be deemed to change his or her residence and regular place of employment to the new location.

General Policy Exclusions

Unless otherwise provided by the Policy, no coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by the Policy.
3. Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by the Policy.
4. with respect to any benefit that is triggered by an accidental Injury only, sickness, disease, mental incapacity or bodily infirmity. "Mental incapacity" means the inability through mental disorder or mental retardation of any sort to carry on the everyday affairs of life or to care for one's person or property with reasonable discretion. "Bodily infirmity" means a physical ailment or weakness.
5. with respect to any benefit that is triggered by an accidental Injury only, infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound that is not a result of any underlying sickness, disease or condition including but not limited to diabetes.
6. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)The Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
7. the Insured Person being intoxicated or under the influence of any controlled substance unless taken under the advice of a Physician.
8. the Insured Person's commission of or attempt to commit a felony or being engaged in an illegal occupation.
9. with respect to any benefit that is triggered by an accidental Injury only, the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity.
10. with respect to any benefit that is triggered by an accidental Injury only, stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

Home Alteration and Vehicle Modification Benefit Exclusions

In addition to the General Exclusions, Covered Home Alteration and Vehicle Modification Expenses do not include any expenses for or resulting from any condition for which the Insured Person is entitled to benefits under any Workers' Compensation Act or similar law.

Out-of-Country Medical Expense Benefit Exclusions

In addition to the Exclusions in the General Policy Exclusions section below, Out of Country Medical Expense benefits are not payable for, and Usual and Customary Charges for Covered Medical Services do not include, any expense for or resulting from:

1. repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing Durable Medical Equipment unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment in the underlying bodily condition.
2. new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of the Injury or Sickness not to exceed $500 per tooth per accident.
3. new eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless the Injury or Sickness has caused impairment of sight; or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of sight.
4. new hearing aids or hearing examinations unless the Injury or Sickness has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of hearing.
5. rental of Durable Medical Equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Out of Country Medical Benefits for rental of Durable Medical Equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Medical Expense in lieu of such rental expense).
6. personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals.

Personal Property Benefit Exclusions

In addition to the General Exclusions, no Personal Property Benefits will be paid for the following perils:

1. any loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident involving the transport in which they were being carried;
2. loss or damage due to:
   a) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration,
   b) mechanical or electrical failure or breakdown;
   c) any process of cleaning, dying, restoring, repairing or alteration;
3. loss or damage caused by delay, detention or confiscation by order of any government or public authority;
4. loss due to theft by an Insured Person's family member or any other traveling companion.
5. any intentional act by the Insured Person, Insured Person's family member or any other traveling companion.

In addition, no Personal Property Benefits will be paid for the following property:

1. loss of Money, bonds, negotiable instruments and securities of any kind;

loss of or damage to Personal Property sent as freight or under an airway-bill or bill of lading.

Psychological Therapy Benefit Exclusions

In addition to the General Exclusions, Covered Psychological Therapy Expenses do not include any expenses for or resulting from any condition for which the Insured is entitled to benefits paid or payable by any Workers' Compensation Act or similar law.

Rehabilitation Benefit Exclusions

In addition to the General Exclusions, Covered Rehabilitative Expenses do not include any expenses for or resulting from any condition for which the Insured Person is entitled to benefits under any Workers' Compensation Act or similar law.

Security Evacuation Benefit Exclusions

In addition to the General Exclusions, no benefits are payable under the Security Evacuation Expense Benefit for charges, fees or expenses:

1. payable under any other provision of the Policy;
2. that are recoverable through the Insured Person's employer;
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;
4. arising from or attributable to an alleged:
   a. violation of the laws of the Host Country by an Insured Person; or
   b. violation of the laws of the Insured Person's Home Country;
   unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
6. arising from an Occurrence which took place in an Excluded Country;

7. for repatriation of remains expenses;\
8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
9. for medical services;
10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
11. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
12. arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;
13. due to military or political issues if the Insured Person's Security Evacuation request is made more than 7 days after the Appropriate Authority(ies) Advisory was issued.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit, Permanent Total Disability Benefit, Loss of Use Benefit, Severe Burn Benefit.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

Travel Assistance Services

AIG Travel Protect provides a broad spectrum of flexible, global services: medical, security and travel assistance while traveling virtually anywhere in the world.

Key Highlights include:

- 24/7 365 days response service to assist travelers and their families.
- Members-only travel assistance app offers easy access to local emergency numbers, travel certificates as well as real-time risk and security alerts.
- Trained professionals working in six centers across the world provide 24/7 365 days access to emergency, medical, travel and services support.
- Global network spans approximately 90,000 active providers across 240 countries, with more than 80% comprising of medical providers, enabling broad global service and local market access.
- Direct payment to local medical providers, when available, helps eliminate travelers' out-of-pocket costs while traveling.
- Our team is comprised of experienced case managers, call handlers and a dedicated travel assistance team. The travel assistance team includes more than 30 qualified professionals with an average of 14 years' experience.
- Supporting travelers with security and travel inconveniences, such as evacuation assistance, meet and greet, lost personal items or luggage.
- Access to security awareness training: online travel safety videos and knowledge tests provide in-depth insight into travel risks along with advice and tips on how to stay safe.

To access your assistance services, visit **www.aig.com/travelassistance** and download the AIG Travel Protect mobile app to your Apple or Android smartphone. Register with your Policy number (using numerals only). If you do not know your Policy number, contact your relevant HR/Risk team.

Expenses incurred from third-party vendors for services not covered under the plan are the responsibility of the traveler.

Contact Information

For travel emergencies or for more information on AIG Travel Protect:

Within the U.S. (Toll-Free): 1-877-244-6871

Outside the U.S. (Collect/Reverse Charge): +1-715-346-0859

This is only a brief description of the coverage(s) available under policy series C36183DBG-CA. The Policy will contain reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between the contents of this document and the Policy, the Policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Ave of the Americas FL 37, New York, NY 10020-1304. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states and product features may vary by state. Travel assistance services are provided by AIG Travel Protect.

Non-insurance, travel assistance services provided by AIG Travel Protect. AIG Travel Protect provides around-the-clock global support to customers who experience travel disruptions from minor inconveniences to life threatening emergencies. Designed by International SOS, Inc., owned and operated by AIG. Learn how AIG Travel Protect uses personal information at www.aig.com/globalprivacy and https://www.internationalsos.com/privacy-centre/member.

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