



## Descriptions of Core Benefits

Complete details of each benefit, including any applicable limitations regarding amounts payable, are contained in the Policy provided to the Policyholder. Benefits may not be available in all states and may vary by state.

### Accidental Death Benefit

If Injury sustained by an Insured during a Covered Trip results in death within 365 days of the date of accident that caused the Injury, the Company will pay 100% of the Principal Sum.

### Accidental Dismemberment and Paralysis Benefit

If Injury sustained by an Insured during a Covered Trip results within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Principal Sum shown below for that Loss:

For Loss of:	% of Principal Sum
Both Hands or Both Feet	100%
Sight in Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight in One Eye	100%
One Foot and Sight in 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%
Type of Paralysis:	% of Principal Sum
Quadriplegia (both upper and both lower limbs)	100%
Paraplegia (both lower limbs)	75%
Hemiplegia (upper and lower limbs of the same side of body)	75%
Uniplegia (one limb)	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