

Policyholder: University of Kansas
Policy Number: GTP 9149267

**SUMMARY OF BENEFITS—Business Travel Accident
BLANKET ACCIDENT INSURANCE**

Description of Coverage

This Description of Coverage provides a summary of the important features of the coverage. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both the Insured and the Company. This insurance is provided to Eligible Classes of persons of the Policyholder while those persons are participating in Covered Hazards.

IMPORTANT NOTICE: If any conflict should arise about the contents of this Description of Coverage and the Master Policy, or if any point is not covered in this document, the terms and conditions of the Master Policy will govern in all cases.

ELIGIBILITY FOR COVERAGE

The persons eligible for coverage are:

Class I: All Faculty, Staff, and Student Employees as defined as a student who is on the policyholder payroll and receives a W-2

Class II: Spouse and Dependent Children of a Class 1 Person

AMOUNT OF COVERAGE FOR EACH CLASS OF INSURED PERSON

Class Principal Sum:

Class I: \$100,000

Class II: Spouse: \$50,000; Dependent Child(ren): \$25,000

Aggregate Limit: \$1,200,000 per accident

Trip means 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 means while on assignment by or at the direction of the Policyholder for the purpose of furthering the business of the Policyholder, but does not include any period of time: (1) while the Insured Person 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 the Insured's residence and regular place of employment to the new location.

When are you Covered?

You are covered 1) While on the Business of the Policyholder, 2) While on the Business of the Policyholder and during the course of the Trip, including a Sojourn or Personal Deviation taken during the course of the trip 3) While on the Premises of the Policyholder. Your Dependents are covered while accompanying you at the expense of the Policyholder on a business trip or relocation trip.

DESCRIPTION OF BENEFITS

Principal Sum. As applicable to each Hazard and Benefit for each Insured Person, Principal Sum means the amount of insurance in force under the Policy on that person for that Hazard and Benefit as described for the Insured Person’s Eligible Class in the Principal Sums section and in the Table of Hazards, Benefits and Riders.

Accidental Death Benefit

If Injury to an Insured Person results in death within 365 days of the date of accident that caused the Injury, We will pay 100% of the Principal Sum indicated for that Insured Person’s Eligible Class.

Accidental Dismemberment and Paralysis Benefit

If Injury results within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, We will pay the percentage of the Principal Sum shown below for that Loss:

For Loss of Percentage of Principal Sum	
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the 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	
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

Bereavement and Trauma Counseling Benefit: \$150 per session up to 10 sessions

Carjacking Benefit: lessor of 10% of Principal Sum or \$25,000

Coma Benefit: 1% of the Principal Sum up to 100% of the Principal Sum

Emergency Evacuation with Family Travel Benefit: up to \$500,000

Home Alteration and Vehicle Modification Benefit: up to \$25,000

Rehabilitation Benefit: up to \$25,000

Repatriation of Remains Benefit: up to \$500,000

Seat Belt and Air Bag Benefit (Percentage of Principal Sum Amount) 10% of Principal Sum up to \$25,000

Security Evacuation: \$100,000 per covered Occurrence

Occurrence means any of the following situations in which an Insured Person finds him or herself while covered by the policy:

1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within 7 days of an event;
4. Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
5. the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found.

War Risk Extends coverage to an Insured for covered injuries sustained as the result of declared or undeclared war worldwide with the exception of the United States and the Insured Person's country of Permanent Residence

GENERAL EXCLUSIONS

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 or auto-eroticism.
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 pwar, or any act of declared or undeclared war unless specifically provided by the Policy.
4. sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these, unless specifically provided by the Policy.
5. 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 independent and in the absence 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.)
7. the Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
 8. the Insured Person being under the influence of drugs unless taken under the advice of and as specified by a Physician.
 9. the Insured Person's commission of or attempt to commit a felony.
 10. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
 11. stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.