

MEMO



TO: Districts Mutual Insurance Member Insureds

FROM: Steven Stoeger-Moore

DATE: 6 May 2005

RE: Accidental Death and Dismemberment and Travel Accident Coverage

At the April Meeting the above referenced coverage for members of each District Board of Directors was approved. DMI is pleased to make available (through the Trust) the Business Travel Accident Insurance Program providing 24-hour coverage for District Board Members while traveling on business or pleasure.

The Statewide program cost is \$4,750 – each individual District cost is \$296.88. Note: your invoice for this coverage (to be effective 7/1/05) will be provided by the Trust.

- In summary the policy provides a \$1M aggregate loss limit.
- The benefits described in the policy will be paid for any accident which happens while a Board Member is traveling.
 - This includes travel or flight except as restricted by the policy (e.g. military aircraft)
 - Owned aircraft are not covered. Benefits are not available if the aircraft is owned, leased, or controlled by the insured.
- An accidental death and dismemberment benefit is available to the Board Members per the schedule shown in the policy (e.g. loss of life pays the principal sum of \$100,000).
- The policy provides assistance services, medical evacuation and repatriation coverage to the Board Member who travels more than 100 miles from home.
 - Assistance is coordinated for return of personal items, lost luggage, bail assistance and other services.

Kindly share this information with your colleagues so that the District Board Members can be made aware of this available coverage.

If you have any questions please contact this office. Thank you for your continued support.