



**Business Travel Accident  
Insurance Plan**

**For employees of**

**Wisconsin Technical College Trust**



**CIGNA**

*A Business of Caring.*

**Coverage:** 24-hour Business and Pleasure coverage

**Eligibility:** All active Board of Directors of the Policyholder.

**Benefit Amount:** \$100,000

**Benefit Reductions**

If you are age 70 or over at the time you sustain injuries in a covered accident, your benefit amount will be reduced to 65% of the amount indicated above; at age 70, to 45% at age 80, to 30% at age 75 and at age 80 to 15%.

**The Benefit**

If bodily injuries result in the death or dismemberment within one year of the date of a covered accident, the plan will pay as follows:

<b>Loss of Life</b>	100% of the Principal Sum
<b>Loss of or Loss of use of Two or more Hands or Feet</b>	100% of the Principal Sum
<b>Loss of Sight Both Eyes</b>	100% of the Principal Sum
<b>Loss of One Hand and One Foot and Sight in One Eye</b>	100% of the Principal Sum
<b>Loss of Speech and Hearing (both ears)</b>	100% of the Principal Sum
<b>Coma</b>	1% for 11 months then 100% of principal sum in a lump sum on month 12
<b>Loss of or Loss of use of One Hand or Foot</b>	50% of the Principal Sum
<b>Loss of Sight in One Eye</b>	50% of the Principal Sum
<b>Loss of Speech</b>	50% of the Principal Sum
<b>Loss of Hearing (both ears)</b>	50% of the Principal Sum
<b>Loss of Thumb and Index Finger of the Same Hand</b>	25% of the Principal Sum
<b>Loss of all Four Fingers of the Same Hand</b>	25% of the Principal Sum
<b>Loss of all the Toes of the Same Foot</b>	20% of the Principal Sum
<b>Paralysis Schedule</b>	Included
<b>Quadriplegia (total paralysis of both upper and lower limbs)</b>	100% of the Principal Sum
<b>Paraplegia (total paralysis of both lower limbs)</b>	75% of the Principal Sum
<b>Hemiplegia (total paralysis of upper and lower limbs on one side of the body)</b>	50% of the Principal Sum
<b>Uniplegia (total paralysis of one upper or lower limb)</b>	25% of the Principal Sum

**Exposure and Disappearance**

Loss caused by unavoidable exposure to the elements as the result of a covered accident will be considered the result of injury and covered to the extent of benefits previously outlined. In addition, if the insured person is not found within one year from the date of the disappearance, wrecking or sinking, it will be presumed that loss of life occurred as a result of injury.

**Seatbelt and Airbag Benefit**

We will pay an additional benefit of 10% to a maximum of \$10,000 when a Covered Person's death results from a Covered Accident while wearing a seatbelt and operating or riding as a passenger in a Private Passenger Automobile. An additional benefit of 5% to a maximum of \$5,000 is provided if the Covered Person was also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System (Airbag).

**THIS IS A SUMMARY OF THE MASTER POLICY ON FILE WITH YOUR EMPLOYER, AS UNDERWRITTEN BY LIFE INSURANCE COMPANY OF NORTH AMERICA. SHOULD ANY QUESTIONS OR INTERPRETATION ARISE, THE LANGUAGE OF THE POLICY WILL GOVERN.**