

# Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

## When You Are Covered (Applicable to Base Policy)

### Class(es) I & VI

Specified Trip or Specified Type of Trip – during the course of any Trip made by such person as specifically described: Employees while participating in an Emergency Response

Policyholder Aircraft - while operating as a Pilot or Crew member, or riding as a Passenger in any Policyholder owned or leased aircraft.

24 Hour Business & Pleasure - 24 hour business and pleasure protection in the event of an injury.

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.

24-Hour War Risk - 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: Russia, Ukraine (as recognized by the UN), Belarus.

### Class II

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

Specified Trip or Specified Type of Trip – during the course of any Trip made by such person as specifically described: Employees while participating in an Emergency Response

Policyholder Aircraft - while operating as a Pilot or Crew member, or riding as a Passenger in any Policyholder owned or leased aircraft.

On-Premise Bomb Scare – as a result of a bomb scare which is directed at the Policyholder or its property or assets.

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: Russia, Ukraine (as recognized by the UN), Belarus.

### Class III

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

Policyholder Aircraft - while operating as a Pilot or Crew member, or riding as a Passenger in any Policyholder owned or leased aircraft.

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: Russia, Ukraine (as recognized by the UN), Belarus.

### Class(es) IV & V

Policyholder Aircraft - while operating as a Pilot or Crew member, or riding as a Passenger in any Policyholder owned or leased aircraft.

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: Russia, Ukraine (as recognized by the UN), Belarus.

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.

### Class(es) VII & VIII

Policyholder Aircraft - while operating as a Pilot or Crew member, or riding as a Passenger in any Policyholder owned or leased aircraft.

24 Hour Business & Pleasure - 24 hour business and pleasure protection in the event of an injury.

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.

24-Hour War Risk - 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: Russia, Ukraine (as recognized by the UN), Belarus.

**Class IX**

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

**When You Are Covered (Applicable to Severe Infectious Disease Policy)**

**Class(es) I, II, III, & VI**

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

**Class(es) IV, V, VII & VIII**

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**

<b>Class</b>	<b>Description of Class (Applicable to Base Policy)</b>	<b>Principal Sum</b>
I	All active Employees classified as Chairman or Vice Chairman of the Board of the Policyholder.	4 times the Insured's Annual Salary, rounded to the next highest \$1,000 if not already a multiple thereof, subject to a maximum of \$1,000,000, plus an additional \$10,000
II	All other active benefit eligible Employees of the Policyholder not included in any other class.	4 times the Insured's Annual Salary, rounded to the next highest \$1,000 if not already a multiple thereof, subject to a maximum of \$1,000,000, plus an additional \$10,000
III	All Non-Employee Consultants and authorized Guests traveling on behalf of the Policyholder not included in any other class.	\$110,000
IV	All Eligible Spouse/Domestic Partner of Class I, II, and III Insureds not included in any other class.	\$110,000
V	All Eligible Dependent Children of Class I, II, and III Insureds not included in any other class.	\$35,000
VI	All Employees of the Policyholder, who are on international assignment outside their Country of Primary Residence for 6 months or more, not included in any other class, except Class IX.  As it related to Classes VI, VII, and VIII, any reference to "Country of Permanent Residence" mentioned above, and any reference to "permanent residence" or "primary residence", used throughout the policy in regards to coverage extended under the Classes, shall mean the address the Insured reside in immediately prior to starting the applicable Policyholder assignment.	4 times the Insured's Annual Salary, rounded to the next highest \$1,000 if not already a multiple thereof, subject to a maximum of \$1,000,000, plus an additional \$10,000
VII	All Eligible Spouse/Domestic Partner who have accompanied the Class VI Insured, not include in any other class, except Class IX.  As it related to Classes VI, VII, and VIII, any reference to "Country of Permanent Residence" mentioned above, and any reference to "permanent residence" or "primary residence", used throughout the policy in regards to coverage extended under the Classes, shall mean the address the Insured reside in immediately prior to starting the applicable Policyholder assignment.	\$110,000

VIII	All Eligible Dependent Children who have accompanied the Class VI Insured, not included in any other class, except Class IX.  As it related to Classes VI, VII, and VIII, any reference to "Country of Permanent Residence" mentioned above, and any reference to "permanent residence" or "primary residence", used throughout the policy in regards to coverage extended under the Classes, shall mean the address the Insured reside in immediately prior to starting the applicable Policyholder assignment.	\$35,000
IX	All Insureds in Class VI, VII, VIII, while on the business of the Policyholder, are on a Trip that is outside their country of assignment, which is their current place of Primary Residence.  As it relates to Class IX, any reference to "Current Primary Residence" mentioned above, and any reference to "primary residence" or permanent residence" used throughout the policy in connection to coverage extended under this Class, shall mean the address the Insured resides at for the Policyholder assignment.	N/A

"Annual Salary" means the Insured's annual earnings for normal work established by the Policyholder for their job classification, excluding commissions, bonuses, or overtime pay.

Class	Description of Class (Applicable to Severe Infectious Disease Policy)	Principal Sum
I	All active Employees classified as Chairman or Vice Chairman of the Board of the Policyholder.	NA
II	All other active benefit eligible Employees of the Policyholder not included in any other class.	NA
III	All Non-Employee Consultants and authorized Guests traveling on behalf of the Policyholder not included in any other class.	NA
IV	All Eligible Spouse/Domestic Partner of Class I, II, and III Insureds not included in any other class.	NA
V	All Eligible Dependent Children of Class I, II, and III Insureds not included in any other class.	NA
VI	All Employees of the Policyholder, who are on international assignment outside their Country of Primary Residence for 6 months or more, not included in any other class. As it relates to Class VI, VII, VIII, any reference to "Current Primary Residence" mentioned above, and any reference to "primary residence" or permanent residence" used throughout the policy in connection to coverage extended under this Class, shall mean the address the Insured resides at for the Policyholder assignment.	NA
VII	All Eligible Spouse/Domestic Partner who have accompanied the Class VI Insured, not included in any other class. As it relates to Class VI, VII, VIII, any reference to "Current Primary Residence" mentioned above, and any reference to "primary residence" or permanent residence" used throughout the policy in connection to coverage extended under this Class, shall mean the address the Insured resides at for the Policyholder assignment.	NA
VIII	All Eligible Dependent Children who have accompanied the Class VI Insured, not included in any other class. As it relates to Class VI, VII, VIII, any reference to "Current Primary Residence" mentioned above, and any reference to "primary residence" or permanent residence" used throughout the policy in connection to coverage extended under this Class, shall mean the address the Insured resides at for the Policyholder assignment.	NA



**Northrop Grumman Corporation and its affiliates and subsidiaries**  
**GTP 0009160721 (Base)**  
**GTP 0009160722 (Severe Infectious Disease)**

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

## Benefits (Applicable to Base Policy)

### 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 (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

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. IMG Global must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

## **Bedside Visitor Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

If the Insured Person is confined to a Hospital or other medical facility for 3 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. IMG Global must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

## **Bereavement and Trauma Counseling Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

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 (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

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) \$50,000; 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 (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

If Injury renders an Insured Person Comatose within 365 days 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 1% 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 (Applicable to Base Policy & Applicable to Class(es) I-IV & VI-VII)**

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 \$2,000 to the Insured's designated beneficiary.

## **Emergency Evacuation Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)**

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 50 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$2,500,000. 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 IMG Global.

## Home Alteration and Vehicle Modification Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

Pays Covered Home Alteration and Vehicle Modification Expenses incurred within one year of the date of the accident, up to a maximum of \$50,000, if the Insured Person suffers a covered accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy.

## In-Hospital Indemnity Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

If an Insured Person suffers an Injury that, within 90 days of the date of the accident that caused the Injury, requires him or her to be confined in a Hospital as an Inpatient, the Company will pay a benefit after 7 Day(s) of Confinement due to that Injury. No benefit is provided for the first 7 Day(s) of Confinement. The amount of the benefit is the lesser of \$5,000 or 10% of the Insured Person's Principal Sum per month of Inpatient confinement due to that Injury. It is payable monthly for a maximum of 12 months during any one Period of Confinement.

## Out-of-Country Medical Expense Benefit (Applicable to Base Policy & Applicable to Class(es) I-V & IX)

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.

## 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.

## Permanent Total Disability Benefit (Applicable to Base Policy & Applicable to Class(es) I-III & VI)

### (Not Applicable to Insureds Age 70 or Older on the Date of the Accident)

If, as a result of an Injury, the Insured Person is rendered Permanently Totally Disabled within 365 days of the accident that caused the Injury, the Company will pay 100% of the Principal Sum at the end of 12 consecutive months of such Permanent Total Disability. Permanently Totally Disabled/Permanent Total Disability means the Insured Person is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training. However, with respect to an Insured Person for whom an occupational definition of Permanently Totally Disabled/Permanent Total Disability is not appropriate, Permanently Totally Disabled/Permanent Total Disability means, that the Insured Person is permanently unable to engage in any of the usual activities of a person of like age and sex whose health is comparable to that of the Insured Person immediately prior to the accident.

## Psychological Therapy Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

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.

### Rehabilitation Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

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 \$50,000, 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 (Applicable to Base Policy & Applicable to Class(es) I-VIII)

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 50 miles from home, up to a maximum of \$2,500,000. All arrangements must be made through IMG Global.

### Seat Belt and Air Bag Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) \$50,000 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) \$50,000 is payable.

### Severe Burn Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

If an Insured Person suffers an Injury that is a Severe Burn, the Company will pay a benefit as described below. The benefit payable is based on the Maximum Percentage of Principal Sum shown below with respect to the Specified Body Area shown below:

Specified Body Area	Maximum Percentage of Principal Sum
Face, neck and head	99%
Hand and forearm below elbow joint (right)	22.5%
Hand and forearm below elbow joint (left)	22.5%
Upper arm below shoulder joint to elbow joint (right)	13.5%
Upper arm below shoulder joint to elbow joint (left)	13.5%
Torso below neck to shoulder joints and hip joints (front)	36%
Torso below neck to shoulder joints and hip joints (back)	36%
Thigh below hip joint to knee joint (right)	9%
Thigh below hip joint to knee joint (left)	9%
Foot and lower leg below knee joint (right)	27%
Foot and lower leg below knee joint (left)	27%

If only one of the Specified Body Areas is severely burned and 100% of the Specified Body Area is Severely burned, 100% of the Maximum Percentage of Principal Sum is payable for that Specified Body Area. If less than 100% of the surface of the Specified Body Area is Severely Burned, the same lesser proportion of the Maximum Percentage of Principal Sum is payable for that Specified Body Area.

If more than one Specified Body Area is severely burned, the maximum amount payable is the lesser of the maximum amount for each Specified Body area or 100% of the Insured Person's Principal Sum.

## Tuition Benefit (Applicable to Base Policy & Applicable to Class(es) I-VIII)

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) \$25,000. 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 institution 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 \$2,000 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 \$2,000 to the Insured's designated beneficiary.

## Medical And Non-Medical Repatriation Benefit (Applicable to Base Policy & Applicable to Class(es) I-V & IX)

### 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 IMG Global.

## Severe Infectious Disease Outbreak Benefit (Applicable to Severe Infectious Disease Policy)

Rider Aggregate Limit: \$100,000 provided by Severe Infectious Disease Evacuation Benefit, Quarantine Benefit

**Severe Infectious Disease Evacuation Benefit.** If a Severe Infectious Disease Outbreak occurs within a 30 mile radius of the Insured Person's location while he or she is outside a 100 mile radius from his or her current place of primary residence, the Company will pay the cost of Transportation to evacuate the Insured Person from his or her location to the Nearest Place of Safety as determined by IMG Global.

All arrangements must be made through IMG Global.

Benefits will also be payable for Transportation and Related Costs within 14 days of the Severe Infectious Disease Evacuation to return the Insured Person to Host country; or Home Country.

IMG Global. is not responsible for the availability of Transport services.

**Quarantine Benefit.** If an Insured Person is ordered into Quarantine while outside a 100 mile radius from his or her current place of primary residence, the Company will pay for lodging and meals for up to 14 days for such person in the area of the 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.

**Severe Infectious Disease** – (1) is listed in the World Health Organization's publication of Pandemic and Epidemic Diseases; and (2) has either: a) newly and suddenly appeared in a population or new geographic area where it has never occurred before, or b) been known but was previously absent from a community and is suddenly and rapidly increasing in that community; and (3) for which at the time of the Outbreak a vaccine is not widely available.



## Aggregate Limit of Indemnity Per Accident: \$40,000,000 (Applicable to Base Policy)

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.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**Domestic Partner** means a person who has entered into a Domestic Partnership.

**Domestic Partnership** means an arrangement whereby two persons of the same or opposite sex have established a domestic partner relationship pursuant to any controlling legal authority or, in the absence of such authority, an arrangement whereby two persons:

(a) who are not related to each other to a degree of closeness that would prohibit a legal marriage; and

(b) who are both at least the age of consent in the state in which they reside; and

(c) who are not married to anyone else, nor have any other Domestic Partner or Registered Domestic Partner, and

(d) who meet any additional requirements that the Policyholder may impose, and

who have entered into a Domestic Partner relationship. The Company may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership. (s) of proof sufficient to establish economic interdependency under the circumstances of the particular case.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**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.

### **(Applicable to Base Policy & Severe Infectious Disease 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.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**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.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**Insured Person:** An Insured or an Insured Dependent.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**Insured Dependent:** means an Insured Spouse or an Insured Dependent Child.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**Policyholder:** means Northrop Grumman Corporation and its affiliates and subsidiaries

### **(Applicable to Base Policy Severe Infectious Disease Policy)**

**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).

### **(Applicable to Base Policy& Severe Infectious Disease Policy)**

**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 except when an Insured needs to utilize alternative means of transportation because of the discontinuance of service, due to strike or major breakdown, of one or more public transportation systems he or she regularly uses "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.

### **(Applicable to Base Policy & Severe Infectious Disease Policy)**

**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 (Applicable to Base Policy)**

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, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline, unless specifically provided by this Policy.
3. Declared or undeclared war, 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, unless specifically provided by this 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. service in the Armed Forces or units auxiliary thereto 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.)

## **General Policy Exclusions (Applicable to Severe Infectious Disease Policy)**

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:

1. declared or undeclared war, or any act of declared or undeclared war unless specifically provided by this Policy.
2. 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.)

## **Limitation on Multiple Benefits (Applicable to Base Policy)**

If an Insured 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.

## **Limitation on Multiple Benefits (Applicable to Severe Infectious Disease Policy)**

If an Insured 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: Severe Infectious Disease Outbreak Benefit.

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

## Travel Assistance Services

Please note: the policyholder has a service agreement with IMG Global:

All charges incurred must be medically necessary and authorized in advance by the Insuring Company or its agent, IMG Global. Questions regarding Medical payments should be directed to IMG Global at:

1+317.669.9478

[www.imglobal.com](http://www.imglobal.com)

Any travel assistance services such as medical or security evacuation or repatriation must be authorized by the assistance services provider, IMG Global.

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa. currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by IMG Global.

This is only a brief description of the insurance coverage(s) available under Policy Series C11860DBG-VA (Applicable to Base Policy) & C11860IM(R1) (Applicable to Severe Infectious Disease Policy). The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

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