

Program 1 - Applicable to Classes 1, 2 and 3

Program 1					
Class	Description of Eligibility	Hazards & AD&D Principal Sum			Accident Weekly Indemnity
		24 Hour Business Travel	Dead Heading	Commutation	
1	Each active member engineer and trainman of the Policyholder whose name is on file with the Policyholder as a Class 1 Insured Person and for which premium has been paid.	N/A	\$500,000	\$175,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks
2	Each active full time employee of the Policyholder and each local, national, international and General Committee officer of the Policyholder including the General Chairman, whose name is on file with the Policyholder as a Class 2 Insured Person and for which premium has been paid	\$500,000	N/A	\$175,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks
3	Each active full time employee of the Policyholder and each local, national, international and General Committee officer of the Policyholder including the General Chairman, who is also an active member engineer and trainman, whose name is on file with the Policyholder as a Class 3 Insured Person and for which premium has been paid	\$500,000	\$500,000	\$175,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks

Program 1 includes the following Benefits:

Total Loss of Use Benefit:

Both Arms and Both Legs - The Principal Sum

Both Legs – 2/3 of the Principal Sum

Both Legs and One Arm – 3/4 of the Principal Sum

One Arm or One Leg – 1/2 of the Principal Sum

Seat Belt Benefit: equal to 10% of the Principal Sum subject to a maximum Seat Belt benefit of \$25,000

Program 1 Monthly Premium

The monthly premium is \$6.00 per member

Program 2 - Applicable to Classes 4, 5 and 6

Program 2					
		Hazards & AD&D Principal Sum			Accident Weekly Indemnity
Class	Description of Eligibility	24 Hour Business Travel	Dead Heading	Commutation	
4	Each active member engineer and trainman of the Policyholder whose name is on file with the Policyholder as a Class 1 Insured Person and for which premium has been paid.	N/A	\$500,000	\$250,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks
5	Each active full time employee of the Policyholder and each local, national, international and General Committee officer of the Policyholder including the General Chairman, whose name is on file with the Policyholder as a Class 2 Insured Person and for which premium has been paid	\$500,000	N/A	\$250,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks
6	Each active full time employee of the Policyholder and each local, national, international and General Committee officer of the Policyholder including the General Chairman, who is also an active member engineer and trainman, whose name is on file with the Policyholder as a Class 3 Insured Person and for which premium has been paid	\$500,000	\$500,000	\$250,000	\$550 per week 7 Day Elimination Period, Payable for a maximum of 26 weeks

Program 2 includes the following Benefits:

Total Loss of Use Benefit:

Both Arms and Both Legs - The Principal Sum

Both Legs – 2/3 of the Principal Sum

Both Legs and One Arm – 3/4 of the Principal Sum

One Arm or One Leg – 1/2 of the Principal Sum

Seat Belt Benefit: equal to 10% of the Principal Sum subject to a maximum Seat Belt benefit of \$25,000

Program 2 Monthly Premium

The monthly premium is \$7.30 per member

Description of Hazards

ALL ACCIDENT PROTECTION--(EXCEPT OWNED AIRCRAFT) BUSINESS COVERAGE ONLY (INCLUDES PERSONAL DEVIATIONS)

Applicable to Classes 2, 3, 5 & 6:

We will cover an Insured for Loss, on a business trip for the Policyholder, from all accidents. The business trip must require the Insured to travel away from the premises of his/her regular place of employment. For the purpose of going on the trip, the trip will begin on the last to occur:

- (1) when the Insured leaves his/her home; or
- (2) when the Insured leaves his/her place of regular employment.

The trip will end on the first to occur:

- (1) when the Insured returns to his/her home; or
- (2) when the Insured returns to his/her place of regular employment.

When flying in an aircraft, insurance will apply only while riding as a passenger, not as a pilot or crewmember in (including getting into or out of):

- (1) any civilian aircraft which:
 - a. has a valid airworthiness certificate;
 - b. is piloted by a person holding a valid Certificate of Competency for that type of aircraft; and
 - c. both certificates have been issued by the proper government agency of the country of origin of the pilot and aircraft;
- (2) any transport aircraft operated by the Military Airlift Command (MAC) of the United States or by the similar air transport service of any country.

"On a business trip for the Policyholder" means any travel authorized by or at the direction of the Policyholder the purpose of which is to further Policyholder business. Everyday travel to and from work is not included. Personal deviations from the trip are included. The Insured is not covered during a bona fide vacation.

EXCLUSIONS

We will not pay for any Loss due to:

- (1) war or act of war, declared or undeclared;
- (2) suicide or attempted suicide (in Missouri, while sane);
- (3) self-inflicted Injuries;
- (4) sickness or disease, or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound;
- (5) Myocardial infarction (heart attack);

- (6) service in the armed forces of any country;
- (7) committing or attempting to commit a felony;
- (8) riding in an aircraft owned, leased or operated on behalf of (a) the Policyholder or employer or a subsidiary or affiliate of the Policyholder or employer; or (b) the Insured or member of his/her household;
- (9) accident occurring while the aircraft is used for training or instruction, unless we agree in writing to provide coverage;
- (10) flying which requires a special permit or waiver, unless we agree in writing to provide coverage;
- (11) accident occurring while the aircraft is used for aerial photography, unless we agree in writing to provide coverage; or
- (12) driving or riding as a passenger in any automobile used; (a) in a race, speed or endurance test; or (b) for acrobatic or stunt driving.

DEADHEADING

Applicable to Classes 1, 3, 4 & 6:

We will cover an Insured for Loss sustained anywhere in the world while engaged in the activity shown below. The activity must be supervised or sponsored by the Policyholder.

ACTIVITY: While the Insured is being transported by private or employer provided transportation to or from work assignments, known as "Deadheading", and normal commutation, excluding while performing the work assignment.

Commutation directly to and from work is not included.

COMMUTATION

Applicable to All six (6) Classes

ACTIVITY: While the Insured is traveling directly to or directly from his/her primary residence and the premises of his/her regular place of employment. Loss that occurs more than two (2) hours after the Insured leaves his/her primary residence or the premises of his/her regular place of employment will not be covered unless:

- (1) the delay is caused by conditions or events beyond the Insured's control; and
- (2) additional time was needed for normal direct commutation.

An Insured will not be insured for Loss caused by or happening during any personal deviations from direct travel.

EXCLUSIONS

We will not pay for any Loss due to:

- (1) war or act of war, declared or undeclared;
- (2) suicide or attempted suicide (in Missouri, while sane);
- (3) self-inflicted injuries;
- (4) sickness or disease, or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound;
- (5) Myocardial infraction (heart attack);
- (6) service in the armed forces of any country;

(7) committing or attempting to commit a felony.

AGE REDUCTION SCHEDULE

The Principal Sum applicable to Insured Persons of the Policyholder shall be the percentage shown in the following schedule:
AGE AT DATE OF LOSS % OF PRINCIPAL SUM

Less than age 75 - 100%
Age 75 but less than 80 - 50%
Age 80 or more - 25%

AGGREGATE LIMIT OF LIABILITY

\$3,000,000 PER ACCIDENT

THE MAXIMUM WE WILL PAY FOR ALL LOSSES DUE TO ONE ACCIDENT WILL BE THE AGGREGATE LIMIT OF LIABILITY STATED ABOVE. IF THE AGGREGATE LIMIT OF LIABILITY IS NOT ENOUGH TO PAY THE FULL BENEFIT TO EACH INSURED WHO SUFFERS A LOSS, THE BENEFITS PAYABLE TO EACH PERSON WILL BE REDUCED IN EQUAL PROPORTION. THE PROPORTION WILL BE DETERMINED BY DIVIDING THE AGGREGATE LIMIT OF LIABILITY BY THE TOTAL OF ALL THE BENEFITS PAYABLE WITHOUT THE LIMIT.