

**EXCLUSIONS**

Excluded from this coverage, or payment of any related claims, are situations involving any loss resulting in whole, or in part from, or contributing to, or as a natural and probable consequence of, any of the following events: Suicide or attempted suicide, while sane or insane; Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries; Sickness, whether the Loss results directly or indirectly from the Sickness; Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the Treatment; Any bacterial or viral infection. But, this does not include: (a) a pyogenic infection resulting from an accidental cut or wound (b) a bacterial infection resulting from accidental ingestion of a contaminated substance; Taking part in any riot or insurrection; War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. Terrorism is not considered an act of war. Terrorism means the deliberate use of violence or the threat of violence against civilians to create an emotional response through the suffering of victims or to achieve military, political, religious, or social objectives; An accident that occurs while you are serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training; Commission of or attempt to commit an assault or a felony; Travel or flight in any vehicle used for aerial navigation, except as provided by any Hazard provision, if any of these apply: (a) you are riding as a passenger in any aircraft not intended or licensed for the transportation of passengers (b) you are performing as a pilot or a crew member of any aircraft (c) you are riding as a passenger in an aircraft owned, operated, controlled, or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates. This includes getting in, out, on, or off any such vehicle; Being under the influence of alcohol or alcohol intoxication, including but not limited to having a blood alcohol level above the limit for permissible operation of a motor vehicle in the jurisdiction where the Loss occurred, regardless of whether the person: (a) was operating a motor vehicle; and (b) was convicted of an alcohol related offense; Being under the influence of or taking any non-prescription drug, medication, narcotic, stimulant, hallucinogen, barbiturate, amphetamine, gas, fumes or inhalants, poison, or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by and administered in accordance with the advice of the insured's Doctor.

**BUSINESS TRAVEL  
ACCIDENT INSURANCE  
PROGRAM**

and optional  
Accidental Death  
and Dismemberment  
[AD&D] Insurance  
for Administrators

**BUSINESS TRAVEL  
ACCIDENT INSURANCE  
AND OPTIONAL  
AD&D COVERAGE**

1. For a complete schedule of benefits, please refer to the Booklet-Certificate.

This brochure provides brief descriptions of the Business Travel Accident and Accidental Death & Dismemberment insurance coverages available to you. Coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including policy exclusions, features, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/group contract issued by Prudential, the terms of the group contract will govern. Contract provisions may vary by state. Contract series 83500.

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**HIGHLIGHTS**

- ▶ Business Travel Accident and optional AD&D coverages are issued by **The Prudential Insurance Company of America (Prudential)**
- ▶ Available regardless of health history
- ▶ Includes Seatbelt and Airbag Benefits

**ELIGIBILITY**

All Superintendents, Assistant Superintendents, Business Managers, Principals, Department Supervisors, Solicitors, and other Administrator Personnel are eligible for coverage.

BENEFIT COST**	
Basic	\$14.00 per year
24-hour Option	\$30.00 per year

\*\*cost includes a service fee.

**BUSINESS TRAVEL ACCIDENT INSURANCE** provides coverage for accidents that occur while you are on school property and/or traveling on school-related business or **OPTIONAL AD&D COVERAGE** extends protection to include 24-hour coverage, anywhere in the world; on or off the job; at home or at a business location; or on vacation. Coverage for air travel is included, if you are flying as a passenger only. Stated exclusions apply.



Verification is required of the actual use of the seatbelt, and of the fact that the airbag inflated properly upon impact at the time of the accident, as part of an official accident report; or it must be certified, in writing, by the investigating officer(s).

\*A validly registered four-wheel private passenger car (or policy-holder-owned-car) station wagon, jeep, pick-up truck, or van-type car.

**Coma Benefit**

If an injury renders an Insured Person comatose within 30 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 principal amount. No benefit is provided for the first 30 days of coma. The benefit is payable monthly if the Insured Person remains comatose due to that injury. The benefit ceases, however, on the earliest of:

- 1) the date the Insured Person ceases to be comatose due to that Injury;
  - 2) the date the Insured Person dies; or
  - 3) the date the total amount of monthly coma benefits, which have been paid for all injuries caused by the same accident, equals 100% of the principal amount.
- 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. Only one benefit is provided for any one month of coma, regardless of the number of injuries causing the coma.

**PLAN FEATURES**

**Seatbelt and Airbag Benefits**

This benefit is payable if an Insured Person dies as a result of injuries sustained in a covered accident while driving or riding in a private passenger automobile,\* while wearing a properly fastened, original, factory-installed seatbelt. In this scenario, the person’s death benefit will be increased by \$10,000.

Also, if the seatbelt benefit is payable and the covered person was positioned in a seat protected by a properly functioning, original, factory-installed airbag that inflates upon impact, we will increase the death benefit by an additional \$5,000.

ACCIDENTAL DEATH AND DISMEMBERMENT <sup>1</sup>	PRINCIPAL SUM
Loss of life	\$100,000
Loss of two or more members	\$100,000
Loss of speech and hearing in both ears	\$100,000
Loss of arm or leg	\$75,000
Loss of one member	\$50,000
Loss of speech and hearing in one ear	\$50,000
Loss of thumb and index finger of same hand	\$25,000

Member is defined as hand, foot, or eye. In no event will total payments for one accident exceed \$100,000.

**ENHANCED BENEFITS<sup>1</sup>**

**Monthly Rehabilitation Expense** – If a doctor has determined that rehabilitation is medically necessary to aid an insured in returning to the normal activities of a person of the same age and gender, after an accidental bodily injury, an amount that will be equal to the lesser of 1% of the covered amount or \$100 will be paid monthly for up to 12 months.

**Felonious Assault** – If an insured suffers a covered loss due to a physical attack by another person, resulting in bodily harm, because of their employment and while they are working for a PSBA member school or district, an additional benefit equal to the lesser of 10% of their covered amount or \$10,000 will be paid.

**Return of Remains** – If an insured suffers a loss of life, and such loss occurs outside a 100-mile radius of their home, the plan will pay the lesser of the expense related to the return of remains or \$1,000. This benefit includes expenses for embalming; cremation; a coffin, and transportation of the remains.

**Emergency Disaster Response Team Member –**

If an insured suffers a covered loss due to an accident that occurs while they are a participating member of a PSBA member school or district emergency response team, responding to a bona fide emergency while they are working for a PSBA member school or district, an additional benefit equal to the lesser of 10% of their benefit amount or \$10,000 will be paid.

**How to Enroll**

Members can sign up during the enrollment period October through December.

Visit [psba.memberenroll.com](https://psba.memberenroll.com) to enroll online. Coverage is effective January 1 through December 31 each year.

**Please Note:**

**Reduction Schedule:** The amount payable for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss, with respect to any benefit provided by this plan where the amount payable for the loss is determined as a percentage of his or her principal amount. The amount payable for the Insured Person’s loss under that benefit is a percentage of the amount that would otherwise be payable, according to the following schedule:

AGE AT DATE OF LOSS	AD&D PRINCIPAL SUM
Age 69 or Younger	100%
70-74	65%
75-79	45%
80-84	30%
85 and Older	15%

Premium for an Insured Person age 70 or older is based upon 100% of the coverage that would be in effect if the Insured Person were under age 70. “Age,” as used above, refers to the age of the Insured Person on the most recent birthday, regardless of the actual time of birth.