DESCRIPTION OF COVERAGE

The AAA Travel Agency Travel Accident Insurance Program covers you for accidental loss of life, limbs, sight, speech or hearing in a common carrier and rental car, when the transportation is purchased and travel and rental car is arranged through your participating AAA Travel Agency. Coverage is available for you and your spouse and/or dependent children who are traveling with you when their tickets are purchased through your participating AAA Travel Agency. Common Carrier means any land, water or air carrier whose occupation or business is the transportation of persons without discrimination and for hire.

Coverage applies:
1. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire.
2. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire, while traveling directly to or from a terminal, station or airport;
   a. immediately preceding scheduled departure of a common carrier; or
   b. immediately following scheduled arrival of a common carrier
3. Riding or driving in, entering or exiting from a private passenger automobile of the strictly pleasure car type; while going directly to or from the arrival or departure point of a common carrier.
4. While riding or driving in, entering or exiting from a rental car whose lease has been arranged through your participating AAA Travel Agency in conjunction with any airline or other common carrier.

BENEFITS

The full Benefit Amount is payable for accidental loss of: life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. “Member” means hand or leg. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance throughout or above the knuckle joint or at least four (4) fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. Federal Insurance Company (The Company) will consider it a loss of hand or foot even if they are later reattached. 100% of the Benefit is paid if the accident results in the hospitalization of the Insured Person. 50% of the Benefit is paid if the accident results in the hospitalization of a child under the age of nineteen (19) years.

IN-HOSPITAL BENEFITS

Benefits of $150 per day for each day hospitalized up to a total of seven days will be paid, in addition to the Accidental Loss of Life Benefit and other Benefits for losses covered, to the Insured Person if an accident covered under this policy results in the hospitalization of the Insured Person. Periods of hospitalization include all In-Hospital stays related to the same Accident. The Benefit Amount will be paid until one of the following occurs:
1) the Insured Person dies;
2) the Insured Person is no longer hospitalized;
3) the maximum number of days (7) of payment has expired.

EXCLUSIONS

This insurance does not cover loss resulting from: 1) an Insured’s emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

DEFINITIONS

Loss of Use of Arm means the Loss of Use of the arm at or above the elbow joint. Loss of Use of Foot means the Loss of Use of the foot at or above the ankle joint. Loss of Use of Hand means the Loss of Use at or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand. Loss of Use of Leg means the Loss of Use at or above the knee joint. Loss must occur within 365 days from the date of accident. Spouse means the Insured Person’s husband or wife who is recognized as such by the laws of the jurisdiction in which the Insured Person resides.

Dependent Child means the Insured Person’s unmarried child from the moment of birth, including a natural child, grandchild, stepchild or adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be:
1. under the age of nineteen (19);
2. under the age of twenty-five (25) if enrolled as a full-time student at an institution of higher learning; or
3. classified as an incapacitated dependent child.

MAXIMUM LIMIT OF INSURANCE

If more than one (1) insured person suffers a loss in the same accident: The Company will not pay more than $20,000,000 per accident. If an accident results in benefit amounts becoming payable, which totalled exceed $20,000,000, the maximum limit of insurance will be proportionately divided among the insured persons, based on each applicable benefit amount.

NOTICE OF CLAIM

Written notice of claim should be mailed to your participating AAA Travel Agency.

THE COST

The premium for this Travel Accident Insurance is paid for by your AAA club.

NOTE: The information contained in this brochure is a description of the coverage, benefits and exclusions contained in the Master Policy 6477-01-32. The Policy Number and Master Policy are on file with the Policyholder. All information is subject to the terms and conditions of the Master Policy. Keep this brochure with your important papers for your records. It will serve as an important reminder of the valuable protection you will have under this plan.

Plan underwritten by:
Federal Insurance Company a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07059-1615.