



# Travel Accident Insurance Program

## Group Voluntary Accidental Death and Dismemberment Insurance Program

### OVERVIEW

The plan provides a benefit for accidental death or dismemberment which occurs as a result of an accidental injury that is sustained during the course of travel. Coverage is provided worldwide.

It covers you while riding in or on any land or water conveyance. You are also covered while boarding or alighting from the conveyance or if you should be struck by it. The exception is you are not covered if such conveyance is operated for the transportation of passengers for hire and you are operating the conveyance or are serving as a member of a crew on it.

The plan also covers you while riding as a passenger (but not as a pilot or crew member) in an approved aircraft, and while boarding or alighting from such plane or if you should be struck by it. You are not covered for losses incurred while riding in planes owned or operated by the Synod or your employer.

The aggregate limit of liability for all losses resulting from any one covered accident, for all persons insured under this plan, is \$3,000,000; provided, however, that if the losses are caused by war, or an act of war, outside the U.S. and Canada, whether declared or undeclared, the aggregate limit of liability is \$5,000,000.

### BENEFITS

If bodily injury is caused by a covered accident, and death or dismemberment results within 365 days of the accident and while coverage is in effect, the plan provides the following benefits for loss of:

#### Accidental Death and Dismemberment for Non Missionaries:

Life	\$100,000
Both Hands or Both Feet	\$100,000
Sight of Both Eyes	\$100,000
Speech and Hearing in Both Ears	\$100,000
One Hand and One Foot	\$100,000
One Foot and Sight of One Eye	\$100,000
One Hand and Sight of One Eye	\$100,000
Sight of One Eye	\$50,000
Speech	\$50,000
Hearing in Both Ears	\$50,000
One Hand or One Foot	\$50,000
Thumb & Index Finger (same hand)	\$25,000



#### **Accidental Death and Dismemberment for Missionaries:**

Life of Missionary	\$50,000
Life of Spouse	\$20,000
Life of each dependent child	\$10,000

- 50% of the full benefit amount will be paid for loss of one hand or one foot, complete loss of sight in one eye, loss of speech or loss of hearing in both ears.
- 100% of the full benefit amount will be paid for any combination of two or more of those losses, such as one hand and complete loss of sight in one eye.
- 25% of the full benefit amount will be paid for loss of thumb and index finger on the same hand.

Only one benefit, the largest to which you are entitled, is payable for all losses suffered by an insured person as the result of one accident.

Loss of hands or feet means complete severance at or above the wrist or ankle joints. Loss of sight, speech or hearing means the entire and irrecoverable loss of sight, speech or hearing which cannot be corrected by medical or surgical treatment or by artificial means. Loss of thumb and index finger means complete severance of both the thumb and the index finger at or above the metacarpophalangeal joints.

#### **Safe Driving Benefit**

If you suffer a covered loss, an additional benefit of 10% of the benefit payable due to the loss or \$10,000, whichever is less, will be paid if at the time of the accident you were driving or riding in a vehicle whose driver was neither intoxicated nor under the influence of drugs unless taken as prescribed by a physician and either:

1. Wearing a properly fastened seat belt; or
2. Driving a vehicle with a driver-side air bag or riding as a passenger in a seat protected by a passenger-side air bag.

As part of the written proof of loss, the insurer requires one of the following, as applicable.

1. Due proof of seat belt use.
2. Due proof that the vehicle was properly equipped with a driver and/or passenger side air bag, as applicable, which was installed and warranted by the factory or dealer. However, a claim will not be denied if the air bag malfunctions.

Intoxication and being under the influence of drugs is as defined by the jurisdiction in which the accident occurs.

"Air Bag" means the passive restraint device in a vehicle which inflates upon collision to protect the individual from injury and death.

"Seat Belt" means those belts that form a restraint system in a vehicle. This includes infant and child restraint systems when properly used with a seat belt.

"Vehicle" means a passenger motor vehicle with four or more wheels which is both designed and required to be licensed for use on the highways of any state or country. This includes, but is not limited to, a sedan, station wagon, jeep, pickup, panel van, camper or motor home. It does not include a mobile home or any motor vehicle which is used in mass or public transit.

### Additional Benefits

The following additional benefits are also available under this program. Check the Certificate Supplement for the Travel Accident Insurance Program for more details:

- Exposure and Disappearance Benefit.
- Reasonable Accommodation Benefit.
- Rehabilitation Benefit.

### BENEFICIARY

If the benefit is payable for a loss other than your death, the benefit shall be paid to you. In the event of your death, any benefit payable will be paid to your beneficiary(ies) as submitted in writing to Concordia Plans. If no beneficiary has been designated or if the designated beneficiary(ies) does not survive you, the benefit shall be paid to:

1. your lawful spouse, if living, otherwise;
2. your natural or legally adopted child (children) in equal shares, if living, otherwise;
3. your parents in equal shares, if living, otherwise;
4. the personal representative of your estate.

You may request a Beneficiary Designation Form by contacting Concordia Plans at **888-927-7526**.

### ELIGIBILITY

Members of Boards, Commissions and Committees of The Lutheran Church–Missouri Synod and of other qualified entities of the Synod are eligible to participate. Also eligible are designated staff of the Synod and controlled organizations of the Synod.

Missionaries may enroll eligible dependents, which includes:

- Spouse.
- Unmarried children under age 21.
- Unmarried children from age 21 to 26, if full-time students who are dependent upon the worker for support.
- Unmarried dependent children who are incapable of self-sustaining employment due to a mental or physical handicap which began prior to the maximum age stated above.

If a worker and spouse are both employed by an eligible entity of the LCMS, each will be enrolled in the TAIP separately and any dependent children will be enrolled as dependents under the husband's coverage. Double coverage is not permitted.

**Note:** The TAIP does not provide coverage for International Workers serving in the United States. For information about benefits for U.S. International Workers, contact Concordia Plans at 888-927-7526.

### Individual Termination

Your insurance will be terminated only for the following reasons and on the earliest of the following dates:

- On the date the master policy is terminated.
- On the date you cease to be eligible.
- On the expiration date of the term for which the premium has been paid.

## EXCLUSIONS

No benefits will be paid for any loss due to: suicide or attempted suicide, while sane; intentionally self-inflicted injury or any attempt at self-inflicted injury, while sane; the insured's participation in or attempt to commit a crime, assault or felony; bodily or mental infirmity, illness or disease; medical or surgical treatment including diagnostic procedures; alcohol, drugs (unless administered on the advice of a licensed physician), poisons, gases or fumes, voluntarily taken, administered, absorbed, inhaled, ingested or injected; infection, other than pyogenic infection occurring simultaneously with, and as a result of, the accidental injury; bacterial infection, other than infection occurring simultaneously with, and as a result of, accidental injury and bacterial infection due to accidental ingestion of a contaminated substance; war or act of war, whether declared or undeclared, in the U.S. or Canada; acting as a pilot or a crew member of any aircraft, unless riding as a passenger; or riding as a passenger in a non-chartered aircraft which is owned, leased, operated or controlled by the Synod or the insured's employer.

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