



# OCCUPATIONAL ACCIDENT & BUSINESS TRAVEL ACCIDENT COVERAGE

Your board commits significant personal time to managing the needs of your District. What would happen if, while travelling on Board business, a member suffered a disabling injury, or worse, an Accidental Death?

## Plan and Benefits for Directors

The plan provides benefits to non-employee directors' for board authorized travel. This includes travelling to, during the course of, or returning from your premises. Coverage is also provided while at a committee meeting or other similar duties including any trip for which you received a reimbursement for expenses or service performed.

|                                    |                 |
|------------------------------------|-----------------|
| Accidental Death and Dismemberment | \$500,000       |
| Accidental Medical Expense*        | \$25,000        |
| Total Disability Benefit           | \$300 per week  |
| Waiting period                     | 7 days          |
| Benefit period*                    | up to 104 weeks |

\*Excess of other valid and collectible insurance. \$25 deductible per accident.

## Employee Coverage

Accidental Death Benefit of \$100,000 is provided to all full-time employees while on an authorized business trip. Coverage begins at the start of the trip and ends when the covered person returns to his or her home or place of work. Of course an activity that is not reasonably related to your business and is not incidental to the purpose of the trip would not be covered. (Coverage does not include commuting between home and place of work.)

## Premiums

For most Water and Sewer districts, coverage can be acquired for as little as \$1,500 annually. Other limits and premiums might be applicable.

For more information or to secure a quote for **Glatfelter Public Practice Occupational Accident and Business Travel Coverage**, please contact a Specialty Benefits representative at **800.233.1957**. Learn more by visiting us on the web at [www.GlatfelterPublicPractice.com](http://www.GlatfelterPublicPractice.com).

Disclaimer: This brochure is only a brief illustration of our program and may contain unintentional inaccuracies, outdated material, or coverages not included in our quotations. You must refer to the actual insurance policy for a description of coverages, exclusions, and conditions. Specimen policies are available for your review. Coverage may not be available in all states.

Coverage Underwritten by ACE American Insurance Company, with its principal place of business at 436 Walnut Street, Philadelphia, PA.

THE PUBLIC ENTITY INSURANCE SPECIALIST

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