



OCCUPATIONAL ACCIDENT & BUSINESS TRAVEL

Your team is the backbone of your organization. What happens if a team member suffers a disabling injury, or worse, an accidental death while traveling on behalf your organization? Occupational Accident & Business Travel Coverage insures against these types of events so your organization and its employees can continue to serve your community with confidence.

SPECIAL DISTRICTS DIRECTORS COVERAGE (Board Members)

Provides a benefits plan for non-employee directors during board authorized travel. This includes traveling to, during the course of, or returning from your premises. Coverage is also provided at committee meetings or other similar duties including any trip for which you received a reimbursement for expenses or services performed.

- Accidental Death and Dismemberment - \$500,000
- Accidental Medical Expense - \$25,000 (excess coverage)
- Total Disability Benefit - \$300/week
- Waiting period - 7 days
- Benefit period - Up to 104 weeks

EMPLOYEE COVERAGE

Provides accidental death benefits of \$100,000 to all full-time (non-uniformed) 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. Activities that are not reasonably related to your business and are 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 and municipalities, coverage can be acquired for as little as \$1,500 annually. Other limits and premiums may be available.

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