

RIVERSIDE COUNTY MEDICAL ASSOCIATION

Members

Group Contract Number: BG-42599-CA

Travel Accident Insurance Coverage

HIGHLIGHTS

- ✦ Pays benefits to all Members, Associate Members, New Applicant Members and Members on leave of Absence who are dues paying members of the Contract Holder. Benefits are paid to members for any Accident resulting in a covered loss which happens to an insured while on an Air Common Carrier. Coverage on an Air Common Carrier is provided while you are boarding; leaving; riding as a passenger in; or struck by an Air Common Carrier, Commercial Aircraft or Public Vehicle that is taking you directly to, from or within an airport. An Air Common Carrier or Commercial Aircraft is any regularly scheduled aircraft operated under a license for the transportation of passengers for hire. Also included are chartered flights and any transport aircraft operated by the Military Airlift Command. Air Common Carrier does not include any aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates. A Public Vehicle is any vehicle operated under a license for the transportation of passengers for hire. The term includes a shuttle bus, tram or other vehicle used to transport people within an airport.
- ✦ The Amount of Insurance is \$100,000.
- ✦ Aggregate limit per covered accident is \$1,500,000.
- ✦ Business Travel Accident coverage includes Death & Dismemberment, Paralysis, Exposure and Disappearance.

Loss of or by Reason of:	Percent of Your Amount of Insurance
Life	100
Sight of Both Eyes	100
Speech and Hearing in Both Ears	100
Both Hands	100
Both Feet	100
One Hand and One Foot	100
One Hand and Sight of One Eye	100
One Foot and Sight of One Eye	100
Quadriplegia	100
Paraplegia	75
Sight of One Eye	50
Speech	50
Hearing in Both Ears	50
One Hand	50
One Foot	50
Hemiplegia	50
Thumb and Index Finger of the Same Hand	25
Hearing in One Ear	25
Coma	1% per month, up to 100 months



Prudential

BENEFITS

- ✦ **MONTHLY COMA BENEFIT** provides 1% of your Amount of Insurance monthly for 100 consecutive months if you fall into a coma due to a covered accident.

Exclusions - A Loss is not covered if it results from any of these:

- (1) Suicide or attempted suicide, while sane or insane.
- (2) Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- (3) Sickness, whether the Loss results directly or indirectly from the Sickness.
- (4) Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment.
- (5) Any bacterial or viral infection. But, this does not include: (a) a pyogenic infection resulting from an accidental cut or wound; or (b) a bacterial infection resulting from accidental ingestion of a contaminated substance.
- (6) Taking part in any insurrection.
- (7) War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression.
- (8) An accident that occurs while the person is 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.
- (9) Commission of or attempt to commit an assault or a felony.
- (10) 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 traveling or riding as a passenger in any aircraft used for (i) firefighting, (ii) exploration, (iii) pipe or power line work, or (iv) aerial photography. (d) 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.
- (11) Except as prescribed by a Doctor, use of: (1) PCP (also known as "Angel Dust"); (2) LSD or other hallucinogens; (3) cocaine, heroin or other narcotics; (4) amphetamines or other stimulants; (5) barbiturates or other sedatives or tranquilizers; or (6) any combination of two or more of these substances.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This Plan is issued by The Prudential Insurance Company of America, Newark, New Jersey. Life Claims: 1-(800)-524-0542. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

