SCHEDULE OF BENEFITS

AGGREGATE LIMIT:

Benefit Maximum: per Covered Accident: \$2,500,000

per aircraft accidents: \$2,500,000

We will not pay more than the Benefit Maximum for all Accidental Death & Dismemberment losses per Covered Accident. If, in the absence of this provision, We would pay more than Benefit Maximum for all losses from one Covered Accident, then the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount We will pay is the Benefit Maximum.

CLASSES OF ELIGIBLE PERSONS:

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class.

Class 1 All full-time US and Canadian employees of the Participating Organization who are in Active Service.

*Dependents of Class(es) 1 Insureds are eligible for Coverage under this Policy.

PLAN BENEFITS & COVERED ACTIVITIES:

Accidental Death & Dismemberment Benefits

Class 1 Principal Sum \$500,000

Alternative Commuting

Business Travel including Limited Personal

Deviation

Kidnap and Extortion/Ransom

Relocation including Limited Personal Deviation

Spouse of Class 1 \$50,000 Dependents of Class 1 \$25,000

Business Travel including Limited Personal

Deviation

Kidnap and Extortion/Ransom

Relocation including Limited Personal Deviation

Bereavement and Trauma Benefit

Benefit Amount per session: \$150

Maximum number of sessions: 10

Benefit Maximum Amount per

Covered Accident: \$1,500

Carjacking Benefit:

Benefit Amount: 10% of the Covered Person's Principal Sum up to a

Maximum Benefit of \$25,000

Coma Benefit

Benefits are payable initially as 1% of the Principal Sum per Month up to 11 months and

thereafter in a lump sum of 100% of the Principal Sum.

Cosmetic Disfigurement from Burns Benefit

Benefit Maximum: \$25,000

Emergency Medical Benefits

Benefit Maximum: up to \$10,000

Emergency Medical Evacuation Benefit

Benefit Maximum: 100% of Covered Expenses

Home Alteration and Vehicle Modification Benefit

Benefit Maximum: 10% of the Covered Person's Principal Sum up to a

Maximum Benefit of \$25,000

Rehabilitation Benefit

Benefit Amount: 10% of the Covered Person's Principal Sum up to a

Maximum Benefit of \$25,000

Repatriation of Remains Benefit

Benefit Maximum: 100% of Covered Expenses

Seatbelt and Airbag Benefit

Seatbelt Benefit Amount: 10% of the Covered Person's Principal Sum up to a

Maximum Benefit of \$25,000

Airbag Benefit Amount: 10% of the Covered Person's Principal Sum up to a

Maximum Benefit of \$25,000

Default Benefit Amount: \$2,000

Security Evacuation Expense Benefit

Benefit Maximum: \$100,000

Aggregate Limit per Occurrence: 500,000