



PERSONAL ACCIDENT INSURANCE

Accidents Happen — Help Your Family Prepare

IMPORTANT: This program provides accident insurance only. It does not provide comprehensive/major medical coverage and does not satisfy the minimum essential coverage requirements of the Patient Protection Affordable Care Act.

For the employees of
University of Mississippi,
the Policyholder



Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.
with its principal place of business in New York, NY ("the Company")

Why Personal Accident Insurance?

Today, more than ever, shouldn't you be prepared for the unexpected? Personal Accident Insurance can be extremely important to you and your family in the event that one of you is involved in a covered accident. No matter what precautions we take, accidents DO happen.

How Does Personal Accident Insurance Work?

You can choose a Principal Sum from a minimum of \$10,000 to a maximum of \$250,000, in \$10,000 increments. Principal Sum amounts above \$150,000 may not exceed 10 times your annual salary. If you elect coverage for your Eligible Spouse and Eligible Dependent Child(ren), your Insured Spouse's Principal Sum is 50 percent of your Principal Sum amount if there is an Insured Dependent Child on the plan on the date of the covered accident, and your Insured Dependent Child(ren)'s Principal Sum is 15 percent of your Principal Sum amount, up to a maximum of \$50,000. If you do not have an Insured Spouse on the date of the covered accident, each Insured Dependent Child's Principal Sum is 20 percent of your Principal Sum amount, up to a maximum of \$50,000. If you do not have any Insured Dependent Children on the date of the covered accident, your Insured Spouse's Principal Sum is 60 percent of your Principal Sum amount.

Who is Eligible for Coverage?

Class Description of Class

Class 1: All active full-time employees of the Policyholder, who have elected to purchase coverage, and for whom premium has been paid.

Class 2: Family Coverage: All Eligible Spouses and all Eligible Dependent Child(ren) of Class 1 Insureds, for whom premium has been paid.

Effective Date

Coverage for an Insured Person begins on the latest of: 1) the policy effective date; 2) the date the first premium for coverage is paid; 3) the date written enrollment is received by the Policyholder; 4) the date the person becomes a member of an eligible class of persons as described in the "Who is Eligible for Coverage?" section above; or 5) on the first day of the month next following the date the completed and signed enrollment form is received by the Policyholder's Personnel Department.

Termination Date

Coverage for an Insured Person ends on the earliest of: 1) the date the policy is terminated; 2) the premium due date if premiums are not paid when due; 3) the date the Insured Person requests in writing that his or her coverage be terminated; or 4) the date the Insured Person ceases to be a member of any eligible class of persons as described in the "Who is Eligible for Coverage?" section above.

Any unmarried Eligible Dependent Children of the Insured covered under the policy before reaching the age limit, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the policy beyond that age limit for as long as the policy is in force, but only if they remain continuously covered under the policy. The Company may request that the Insured submit satisfactory proof of

the Eligible Dependent Child(ren)'s incapacity and dependency to the Company within 31 days before the Eligible Dependent Child(ren) reach the age limit and on an annual basis. If the Insured fails to furnish the requested proof within 31 days of the request, coverage for the Eligible Dependent Child(ren) will terminate at the end of that 31-day period.

What Can Personal Accident Insurance Offer Me?

- **Accident insurance coverage:** Provides the covered accident benefits described on the next page.
- **Guaranteed acceptance:** Coverage is provided regardless of your health history.
- **Flexible planning:** You select the amount of coverage you need up to \$250,000 in coverage.
- **Opportunity to supplement other insurance:** Benefits are paid directly to you (unless you specify otherwise), in addition to any other insurance you may have at the time of the accident.
- **Economical cost:** Coverage purchased at affordable group rates may cost less than an individual policy.
- **Family coverage available:** You may also insure your Eligible Spouse and Eligible Dependent Child(ren).
- **24/7 worldwide coverage:** Your coverage is in force around-the-clock.

Plan Costs

Principal Sum Per Month

Class 1: Employee Only
\$0.38 per \$10,000 per month

Class 2: Family Coverage: Eligible Spouse and/or Eligible Dependent Child(ren) of Class 1
\$0.55 per \$10,000 per month

Benefits and Coverage Limits

Accidental Death, Accidental Dismemberment and Paralysis

Subject to all policy terms and conditions, if Injury to an Insured Person directly results in any of the losses specified below within 365 days of the date of a covered accident that caused the Injury, the Company will pay, in one sum, the percentage of the Principal Sum shown for that loss:

Loss of	Percentage of Principal Sum
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and the sight of one eye	100%
One foot and the sight of one eye	100%
Speech and hearing in both ears	100%
Sight of one eye	50%
One hand or one foot	50%
Speech or hearing in both ears	50%
Thumb and index finger of the same hand	25%
Paralysis	
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs on the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg.

If more than one loss listed above is sustained by an Insured Person as a result of a single accident, only one amount, the largest, will be paid.

Children's Additional Indemnity for Dismemberment and Paralysis

Pays a benefit equal to the accidental dismemberment or paralysis benefit payable, whichever is the largest, up to a maximum of \$25,000, if an Insured Dependent Child suffers a covered accidental dismemberment or paralysis.¹

Coma

If Injury renders an Insured Person comatose within 365 days of the date of the accident that directly caused the Injury, and if the coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Insured Person's Principal Sum. No benefit is provided for the first 30 days of coma.

Common Disaster

If an Insured and Insured Spouse both suffer a covered accidental death in the same accident within 90 days of the covered accident, the Insured Spouse's Principal Sum amount will be increased to the lesser of: 100% of the Insured's Principal Sum, or 2) \$250,000.¹

Permanent Total Disability (Employee Only; Periodic Payment)

If, as a result of an Injury, the Insured is rendered Permanently Totally Disabled within 365 days of the accident that caused the Injury, the Company will pay 100% of the Principal Sum at a rate of 1% per month at the end of 12 consecutive months of such Permanent Total Disability. Permanently Totally Disabled/Permanent Total Disability means the Insured is permanently unable to perform the material and substantial duties of any occupation for which he or she is qualified by reason of education, experience or training.

Psychological Therapy

This benefit pays the lesser of: 1) \$25,000 or; 2) 10% of the Insured Person's Principal Sum if therapy is required as the result of a covered accidental dismemberment which occurs within 90 days of the date of the accident that directly caused the Injury. Covered psychological therapy expenses must be incurred within one year after the date of the accident causing the Injury. Covered Psychological Therapy Expenses do not include any expenses for or resulting from an Injury for which the Insured Person is entitled to benefits paid or payable by Workers' Compensation or other similar law.

Seat Belt and Air Bag

Pays an additional benefit of the lesser of: 1) 10% of the Insured Person's Principal Sum; or 2) \$25,000, if a covered accidental death occurs while the Insured Person is operating or riding as a passenger in a private passenger automobile and it is verified that he or she was wearing a properly fastened, original, factory-installed seat belt, or if the Insured Person is a child, a properly installed and fastened child restraint device as defined by state law. Pays an additional benefit of the lesser of: 1) 10% of the Insured Person's Principal Sum; or 2) \$25,000, if a seat belt benefit is payable and the Insured Person was positioned in a seat protected by a properly functioning, original, factory-installed supplemental restraint system that inflated on impact.

Tuition

If the Insured Person suffers a covered accidental death, an additional benefit is payable that is equal to the least of 1) the actual tuition (exclusive of room and board); 2) 5% of the Insured's or Insured Spouse's Principal Sum as applicable; or 3) \$5,000, so that the Insured Dependent Child(ren) under age 23 or Insured Spouse can continue or commence under certain circumstances their education in an institution of higher learning. The benefit is payable for up to four consecutive years.¹

Continuation of Eligibility

If premium payments are continued on a basis that precludes individual selection, an Insured who ceases to be a member of any eligible class of persons as described in the "Who is Eligible for Coverage?" section may still be regarded as in an eligible class of persons as follows: (1) if the Insured is on temporary lay off or leave of absence (other than an authorized family or medical leave), for the full period of the lay-off or leave, but not for more than three months in a row; or (2) if the Insured is absent from work due to an authorized family or medical leave, for the full period of the leave, but not for more than three months in a row unless a longer period is agreed to by the Company and the Policyholder. The portion of premium payments paid by the Insured must continue to be paid during any period of leave for coverage to remain in force.

1. Only available if you elect to cover your spouse and dependent children.

Definitions

Eligible Dependent Children: means the Insured's unmarried children, including natural, step, foster or adopted children from moment of placement in the home of the Insured under age 25 (26 if attending an accredited institution of higher learning on a full time basis) and primarily dependent on the Insured for support and maintenance.

Eligible Spouse: means the Insured's legal spouse.

Injury: means bodily injury: 1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; and 2) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Insured: means a person: 1) who is a member of an eligible class of persons as described in the "Who is Eligible for Coverage?" section; 2) who has enrolled for coverage under the Policy, if required; 3) for whom premium has been paid; and 4) while covered under the Policy. However, an Insured does not include any person covered under the Policy solely as an Insured Dependent.

Insured Dependent Child(ren): means the Insured's Eligible Dependent Child(ren): 1) whom the Insured has elected to cover under the policy; 2) for whom premium has been paid; and 3) while covered under the policy.

Insured Person: means an Insured, Insured Spouse or an Insured Dependent Child.

Insured Spouse: means the Insured's Eligible Spouse: 1) whom the Insured has elected to cover under the policy; 2) for whom premium has been paid; and 3) while covered under the policy.

Principal Sum: means the amount of insurance in force under the policy.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment Benefit, Permanent Total Disability Benefit, Paralysis Benefit, Coma Benefit.

For more information, please contact your HR representative.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

This is a brief description of the coverage(s) available under policy series C11656DBG (Rev. 3-99)DBG-MS. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 18th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. For additional information, please visit our website at www.aig.com.

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University of Mississippi is a separate and unrelated entity.



Exclusions

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of loss is an accidental bodily Injury:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism.
2. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
3. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured Person is: (a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or (b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft.
4. Declared or undeclared war, or any act of declared or undeclared war.
5. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person being under the influence of drugs unless taken under the advice of and as specified by a physician.
9. The Insured Person's commission of or attempt to commit a crime.
10. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
11. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.