

Group Personal Accident Certificate



ZURICH AMERICAN INSURANCE COMPANY

1299 Zurich Way
Schaumburg, Illinois 60196

This is a summary of the insurance **We** provide on behalf of the **Policyholder** to **You** if **You** are within a class of **Eligible Persons** described in Section I - Schedule of Benefits and Coverages and if the required premiums are paid when due.

THIS INSURANCE EVIDENCED BY THIS CERTIFICATE PROVIDES ACCIDENT COVERAGE ONLY. THE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

THIS IS A SUMMARY OF COVERAGE ONLY WHICH SUMMARIZES AND EXPLAINS THE PARTS OF THE POLICY WHICH APPLY TO YOU.

FOR ALL TERMS AND CONDITIONS OF COVERAGE, PLEASE REVIEW THE POLICY ISSUED TO THE POLICYHOLDER AND ON FILE WITH THEM AT THEIR PLACE OF BUSINESS. YOU CAN OBTAIN A COPY OF THE POLICY FROM THE POLICYHOLDER.

THIS CERTIFICATE IS NOT AN INSURANCE POLICY. IN THE EVENT OF A CONFLICT OF PROVISIONS BETWEEN THE POLICY AND THIS CERTIFICATE, THE PROVISIONS OF THE POLICY WILL GOVERN.

PLEASE READ THIS CERTIFICATE CAREFULLY.

POLICYHOLDER: National Wellness & Fitness Association

POLICY NUMBER: GPA 8837399

POLICY INCEPTION: September 1, 2025

POLICY PERIOD: September 1, 2025, to Continuous

(All Insurance begins and ends at 12:01 a.m. at the **Policyholder's** Address)

PREMIUM: Payable Monthly

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SECTION I – SCHEDULE

A. CLASSIFICATION AND ELIGIBILITY

1. Classification of Covered Persons

The following individuals are eligible to become **Covered Persons**:

Class I: **Members** of the **Policyholder** under the age of sixty-five (65) at time of enrollment, as on file with the Plan Administrator.

If a **Covered Person** suffers an **Injury** resulting in a **Covered Loss**, and he or she is covered under more than one Class, **We** will pay only one benefit, the largest benefit.

2. Eligibility

You are eligible to become an **Insured** upon submission of completed enrollment material, if required:

Class I

Eligibility of **Your Dependents**:

Dependent Child(ren) of a Class I **Eligible Persons** are eligible to become **Covered Persons** if a parent becomes an **Insured**.

Spouse/Domestic Partner of Class **Eligible Persons** are eligible to become **Covered Persons** if the **Eligible Person** becomes an **Insured**. Such **Spouse/Domestic Partner** must be under age sixty-five (65).

A legally married **Spouse/Domestic Partner** will not be eligible for coverage as a **Dependent** if he or she is also an **Insured** under the **Policy**. If **You** and **Your** legally married **Spouse/Domestic Partner**, legally separated **Spouse/Domestic Partner**, or former **Spouse/Domestic Partner** are both **Insureds** under the **Policy**, only one may select a **Plan** covering their mutual **Dependents**.

B. REPORTING AND NOTICE ADDRESS(ES)

Claim Reporting:

Administrative Concepts, Inc.
P.O. Box 4000
Collegeville, PA 19426
(800) 410-9153
EDI Payor ID: 22384

C. SCHEDULE OF HAZARDS, COVERAGES AND BENEFITS

Plan 2

HAZARDS applicable to Class I **Contributory**:

Hazard
H-1 24 Hour Accident Protection

COVERAGES applicable to Class I **Contributory**:

Coverage	Benefit Amount
C-1 Accident Medical Expense Coverage:	
Accident Medical Expense Benefit	Maximum Benefit of \$7,500 per Covered Person per Accident subject to a \$0 Deductible per Covered Person per Accident .
C-3 Accidental Death Coverage:	
Accidental Death Benefit	Principal Sum \$10,000 as set forth in the Principal Sum Schedule.
Accidental Dismemberment and Plegia Benefit	Covered Loss of: 1. Both Hands or Both Feet: 100% of the Principal Sum 2. One Hand and One Foot: 100% of the Principal Sum

Coverage	Benefit Amount
	3. One Hand or One Foot plus the loss of Sight of One Eye: 100% of the Principal Sum 4. Sight of Both Eyes: 100% of the Principal Sum 5. Speech and Hearing in Both Ears: 100% of the Principal Sum 6. Speech or Hearing in Both Ears: 50% of the Principal Sum 7. One Hand; One Foot; or Sight of One Eye: 50% of the Principal Sum 8. Thumb and Index Finger of the Same Hand: 25% of the Principal Sum 9. Hearing in One Ear: 25% of the Principal Sum Plegia: 1. Quadriplegia (total paralysis of All Four Limbs): 100% of the Principal Sum 2. Triplegia (total paralysis of Three Limbs): 75% of the Principal Sum 3. Paraplegia (total paralysis of Both Lower Limbs): 75% of the Principal Sum 4. Hemiplegia (total paralysis of Upper and Lower Limbs on One Side of the Body): 50% of the Principal Sum 5. Uniplegia (total paralysis of One Limb): 25% of the Principal Sum

Additional Benefits Schedule applicable to Class I **Contributory** (Please refer to the Benefit Rider for details):

Emergency Transportation Benefit	The maximum amount payable will be: 1. \$500 for any one Accident per Covered Person up to a maximum of two (2) Emergency Transportation Benefits payable per calendar year. Time Frame: twenty-four (24) hours of the Accident .
Emergency Treatment Benefit	The maximum amount payable will be: 1. \$300 for any one Accident per Covered Person up to a maximum of two (2) Emergency Treatment Benefits payable per calendar year. Time Frame: twenty-four (24) hours of the Accident .

D. Principal Sum Schedule

Class I:	Contributory:	\$10,000
The Principal Sum for covered Dependents will be a percentage of Your Principal Sum , on the date of Accident , which is determined by multiplying Your Principal Sum by the percentage below.		
<u>Plan Selected</u>	<u>% Spouse/Domestic Partner</u>	<u>% Child(ren)</u>
Spouse/Domestic Partner only:	100%	0%
Dependent Child(ren) only:	0%	100%
Spouse/Domestic Partner and Dependent Child(ren):	100%	100%
In no event will the amount be greater than Your Principal Sum .		

E. Premium Rate:

Enrollment Required: ☒ Yes ☐ No

Contributory Premium Due Date: Date defined under the **Policyholder's** written procedures as on file and approved by **Us**.

SECTION II – ELIGIBILITY AND EFFECTIVE DATES OF INSURANCE

Covered Person's Effective Date of **Contributory** Insurance:

the Coverage Effective Date shown on page 1 upon completion of the required **Waiting Period**, if any, indicated above.

Enrollment:

An **Eligible Person** may enroll for coverage under the **Policy** by making written or electronic application for coverage on an enrollment form furnished or approved by **Us**. Coverage will not become effective until the **Eligible Person** has enrolled himself or herself and his or her eligible **Dependents** and paid the required premium, if any.

Initial Enrollment: **Eligible Persons** should enroll themselves and their eligible **Dependents** within the number of days defined under the **Policyholder's** written procedures as on file and approved by **Us**.

Change in Family Status: An **Eligible Person** may enroll or **You** may change **Your** coverage if a change in family status occurs, provided written or electronic application to enroll is made within the number of days defined under the **Policyholder's** written procedures as on file and approved by **Us**. A change in family status means any of the following events:

1. marriage or establishment of a Domestic Partnership;
2. divorce or legal separation (including the dissolution of a Domestic Partnership);
3. birth or adoption of a **Dependent Child(ren)**;
 - a. A child of any **Covered Person** born while this **Policy** is in force is covered from the moment of birth for a period of thirty-one (31) days. After this time, the child will remain covered only if the **Covered Person** has provided written notice of birth to the **Policyholder** and pays the required premium due, if any;
 - b. A newly adopted child of a **Covered Person** is covered from the moment of adoption or placement for adoption, for a period of thirty-one (31) days. After this time, the child will remain covered only if the **Covered Person** has provided written notice to the **Policyholder** of the adoption or placement for adoption, and pays the required premium due, if any; or
4. death of a **Spouse/Domestic Partner** or **Dependent Child(ren)**.

SECTION III – DEFINITIONS

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

Accident or **Accidental** means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place during the **Policy** term.

Air Travel Carrier means any civilian aircraft with a current and valid normal, transport, or commuter type standard airworthiness certificate as defined by the Federal Aviation Administration or its successor or an equivalent certification from a foreign government. This aircraft must be operated by a pilot with a current and valid:

1. medical certificate; and
2. pilot certificate with a proper rating to pilot such aircraft.

Certificate(s) means this Group Personal Accident Insurance Certificate.

Contributory means that **You** are required to pay all or a portion of the premium.

Covered Loss means a loss which meets the requisites of one or more benefits or additional benefits, results from an **Injury**, and for which benefits are payable under the **Policy**.

Covered Person means any person who has insurance under the terms of the **Policy**. It includes **You**, and **Your Spouse/Domestic Partner** and/or **Dependent Child(ren)** if a **Plan** covering the **Spouse/Domestic Partner** and/or **Dependent Child(ren)** is selected.

Dependent means **Your Spouse/Domestic Partner** and **Dependent Child(ren)**, as defined in this section. The **Dependent** will only be a covered **Dependent** if a **Plan** covering **Dependents** is selected.

Dependent Child(ren) means:

1. an unmarried child under 25 years of age;
 - a. who is not an employee eligible for coverage under a group health plan offered by the child's employer for which the child's premium contribution amount is no greater than the premium amount for coverage as a dependent under a parent's individual or group health plan;
 - b. who is not a named subscriber, insured, enrollee, or covered individual under any other individual health insurance coverage, group health plan, government plan, church plan, or group health insurance;
 - c. who is not entitled to benefits under 42 U.S.C. 1395, et seq.; and
 - d. for whom the insured parent has requested coverage;
2. a child of any age who is disabled and dependent upon the parent.

The **Dependent Child(ren)** will only be covered **Dependent Child(ren)** if a **Plan** covering **Dependent Child(ren)** is selected.

Domestic Partner means a person who qualifies as a **Domestic Partner** under the law of the state of residence.

A **Domestic Partner** will only be a covered **Domestic Partner** if a **Plan** covering **Your Domestic Partner** is selected.

Eligible Person means an individual who:

1. is in an Eligible Class as described in the Classification and Eligibility part of SECTION I - SCHEDULE; and
2. has satisfied the **Waiting Period** as described in the Classification and Eligibility part of SECTION I - SCHEDULE, if any.

Hospital means an institution which:

1. operates pursuant to law;
2. primarily and continuously provides medical care and treatment to sick and injured persons on an inpatient basis;
3. operates facilities for medical and surgical diagnosis and treatment by or under the supervision of **Physicians**; and
4. provides twenty-four (24) hour nursing service by or under the supervision of graduate registered nurses (R.N.).

Hospital does not mean any institution or part thereof which is used primarily as:

- a. a nursing home, convalescent home, or skilled nursing facility;
- b. a place of rest, custodial care, or for the aged;
- c. a clinic; or
- d. a place for the treatment of mental illness, alcoholism or substance abuse.

However, a place for the treatment of mental illness, alcoholism or substance abuse will be regarded as a **Hospital** if it is:

- (1) part of the institution that meets the requirements in subparagraphs 1 - 4 above; and
- (2) listed in the American Hospital Association Guide as a general **Hospital**.

Hospital Confined or Hospital Confinement (Hospitalization) means a stay by the **Covered Person** confined to a bed in a **Hospital** for which a room charge is made. The **Hospital Confinement** must be on the advice of a **Physician**, it must be **Medically Necessary**, and the result of **Injuries** sustained in an **Accident** or for rehabilitative care and treatment for **Injuries** sustained in an **Accident**. **Hospital Confinement** also means the period of **Hospital Confinement** that starts while the **Policy** is in force. If the **Hospital Confinement** follows a previously covered **Hospital Confinement**, it will be deemed a continuation of the first **Hospital Confinement** unless (1) the later **Hospital Confinement** is the result of an entirely unrelated **Injury** or (2) the **Hospital Confinements** are separated by ninety (90) days or more. **Hospitalization**

that begins prior to the end of one calendar year and continues into the next calendar year will be considered one **Hospital Confinement**.

Injury means a bodily injury caused directly by an **Accident**, independent of sickness, disease, bodily infirmity, or any other cause, occurring on or after the **Covered Person's** Effective Date of coverage and while coverage is in force for the **Covered Person**.

Insured means a **Member** who is eligible for coverage under the **Policy** as provided in the Classification and Eligibility part of SECTION I - SCHEDULE, and who completes the enrollment material, if required.

Medically Necessary means the attending **Physician** who has ordered such care has determined a medical service or treatment:

1. is essential for the diagnosis, treatment or care of the **Injury** for which it is prescribed or performed; and
2. is ordered by a **Physician**.

Utilization Review may be used to determine if treatment is **Medically Necessary**. If a determination, by the Utilization Review Agent, is made that a service was not **Medically Necessary**, the **Insured** has the right to file an appeal. When an appeal is received by the Utilization Review Agent, a second review of the requested treatment will be made.

Member means a person or organization approved as a member of the **Policyholder** under the governing documents (such as the declaration and bylaws) of the **Policyholder**.

Physician means a person who is:

1. a licensed physician, physician assistant, dentist, osteopath, chiropractor, optometrist, podiatrist, licensed social worker, licensed professional counselor, acupuncturist, naturopathic physician, physical therapist, psychologist, advanced practice registered nurse or other legally qualified practitioner;
2. licensed to practice in the jurisdiction where care is being given;
3. practicing within the scope of that license; and
4. not **Related** to the **Covered Person** by blood or marriage.

Plan means the Hazards, Coverages and/or Benefits as set forth in the Schedule.

Plegia means a paralysis arising from an **Accidental Injury** resulting in a **Covered Loss**.

Policy means the Group Personal Accident Policy issued to the **Policyholder**.

Policyholder means the entity named on the face page of the **Policy**.

Principal Residence means the country of the legal domicile of the **Covered Person**.

Principal Sum means the amount of insurance applicable to the **Covered Person** as stated in the Principal Sum Schedule.

Related means a person who is a **Spouse/Domestic Partner**, an adult living in the same household, sibling, parent, step-parent, grandparent, aunt, uncle, niece, nephew, son, daughter, or grandchild or similar relationship in law.

Spouse, if used in the **Policy**, means **Your** legally married **Spouse**. A **Spouse** will only be a covered **Spouse** if a **Plan** covering **Your Spouse** is selected.

War or **Act of War** means the hostile contention by means of armed forces, carried on between nations, states, or rulers, or between citizens in the same nation or state.

We, **Us**, and **Our** refers to Zurich American Insurance Company.

You or **Your** means the **Insured** to whom a **Certificate** is issued.

SECTION IV – HAZARDS

Subject to all the terms, conditions, limitations, and exclusions set forth in the **Policy**, the Hazards are also subject to the following additional terms, conditions, limitations, and exclusions.

The Hazards insured against by the **Policy** are:

H-1 24 Hour Accident Protection Coverage

An **Injury** sustained by a **Covered Person** resulting in a **Covered Loss** anywhere in the world.

Additional Hazard Limitations:

For purposes of this hazard only, the following additional limitation applies:

Coverage for air travel is limited to a **Covered Loss** sustained by **Covered Person** as a passenger, during a trip while riding in or on, boarding, or alighting from:

1. an **Air Travel Carrier**; or
2. any aircraft which is not subject to a certificate of airworthiness; whose design and customary and regular purpose is for transporting passengers; and which is operated by the Armed Forces of the United States of American or the Armed Forces of any foreign government.

SECTION V – COVERAGES

Coverages afforded and Benefits payable are based on the Hazards insured against as set forth in SECTION I - SCHEDULE.

C – 1 Accident Medical Expense Coverage:

Accident Medical Expense Benefit

The **Covered Person's** health care provider may charge more than the **Usual and Customary** expense and the additional charges may not be covered by this **Policy**

Accident Medical Expense Schedule		
Benefit	Maximum Benefit per Covered Person per Accident	Deductible per Covered Person per Accident
Accident Medical	as set forth in the Section I - Schedule	as set forth in the Section I - Schedule

We will pay the **Usual and Customary** expenses for **Medically Necessary Covered Medical Service(s)** incurred by the **Covered Person** due to an **Injury** resulting from an **Accident**, up to the Maximum Benefit set forth in the Accident Medical Expense Schedule. Coverage is provided in excess of the deductible(s) set forth in the Accident Medical Expense Schedule provided that:

1. the first treatment or service occurs within ninety (90) days of the **Injury**; and
2. the medical expenses are incurred within fifty-two (52) weeks of the **Injury**.

For purposes of this benefit only, the following additional definitions apply:

Covered Medical Service(s) means any of the following services:

1. **Hospital** room and board expenses: the daily room rate when a **Covered Person** is **Hospital Confined** and general nursing care is provided and charged for by the **Hospital**. In computing the expenses payable under this benefit, the date of admission will be counted, but not the date of discharge;
2. ancillary **Hospital** expenses: services and supplies including operating room, laboratory tests, anesthesia and medicines (excluding take home drugs) when **Hospital Confined**;
3. medical emergency care (room and supplies) expenses incurred within seventy-two (72) hours of an **Accident** and including the attending **Physician's** charges, X-rays, laboratory procedures, use of the emergency room and supplies;
4. outpatient surgical room and supply expenses for use of the surgical facility;
5. outpatient diagnostic X-rays, laboratory procedures and tests;
6. **Physician** non-surgical treatment/examination expenses (excluding medicines) including the **Physician's** initial visit, each necessary follow-up visit and consultation visits when referred by the attending **Physician**;

7. **Physician's** surgical expenses: If an **Injury** requires multiple surgical procedures through the same incision, **We** will pay only one benefit, the largest of the procedures performed. If multiple surgical procedures are performed during the same operative session but through different incisions, **We** will pay for the most expensive procedure;
8. licensed Physician Assistant services;
9. the services of a registered nurse;
10. anesthesiologist expenses for pre-operative screening and administration of anesthesia during a surgical procedure whether on an inpatient or outpatient basis;
11. outpatient laboratory test expenses;
12. physiotherapy expenses on an inpatient or outpatient basis limited to one (1) visit per day to a maximum of four (4) visits. Expenses include treatment and office visits connected with such treatment when prescribed by a **Physician**, including diathermy, ultrasonic, whirlpool, or heat treatments, adjustments, manipulation, massage or any form of physical therapy;
13. x-ray expenses (including reading charges) but not for dental X-rays unless **Medically Necessary** to evaluate an **Injury**;
14. radiological procedures;
15. diagnostic imaging expenses including Magnetic Resonance Imaging (MRI) and Computed Axial Tomography (CAT) Scan;
16. ambulance expenses for transportation from the emergency site to the **Hospital**;
17. rehabilitative braces or appliances prescribed by a **Physician**. It must be durable medical equipment that:
 - a. is primarily and customarily used to serve a medical purpose;
 - b. can withstand repeated use; and
 - c. generally is not useful to a person in the absence of injury.

No benefits will be paid for rental charges in excess of the purchase price.
18. prescription drug prescribed by a **Physician**, for **Injuries**;
19. medical equipment rental expenses for a wheelchair or other medical equipment that has therapeutic value for a **Covered Person**. **We** will not cover computers, motor vehicles or modifications to a motor vehicle, ramps and installation costs, eyeglasses and hearing aids; and
20. expenses for blood and blood transfusions; oxygen and its administration.

Custodial Services means non-medical care, including, but not limited to, services:

1. related to watching or protecting the **Covered Person**;
2. related to performing, or assisting the **Covered Person** in performing, any activities of daily living such as: walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating, preparing foods, or taking medications that can usually be self-administered;
3. that are not required to be performed by trained or skilled medical personnel;
4. that are prescribed by a **Physician**; and
5. that are provided by persons not **Related** to the **Covered Person**.

Medical Repatriation means transporting a **Covered Person** back to his or her **Principal Residence** or to the country where he or she was assigned due to the **Covered Person** being injured.

Sound Natural Teeth means natural teeth that are unaltered or are fully restored to their normal function and are disease free, have no decay, and are not more susceptible to injury than unaltered natural teeth.

Usual and Customary means an amount(s) that: (1) does not exceed the usual cost for similar treatment, services or supplies in the locality in which it is incurred; or for a **Hospital** room and board charge other than for stay in an intensive care unit, does not exceed the **Hospital's** most common charge for semi-private room and board; (2) does not include charges that would not have been made if no insurance existed; and (3) does not exceed the cost of

a generic drug, if available. **We** will only pay up to 50% of a non-generic drug if a generic drug is available. **Usual and Customary** expense will be determined based upon the most current version of the usual and customary fee schedules published by FAIR Health, Inc., which are updated at least every six (6) months, and in no event will the allowable amount exceed the 80th percentile of the most current version of the usual and customary fee schedules published by FAIR Health, Inc. The **Covered Person's** health care provider may charge more than the **Usual and Customary** expense and the additional charges may not be covered by this **Certificate**.

Exclusions:

For purposes of this benefit only, the following additional exclusions apply:

We will not cover the following:

1. cosmetic, plastic or restorative surgery unless **Medically Necessary** for the treatment of the **Injury**;
2. any medical expenses related to pregnancy unless **Medically Necessary** for the treatment of the **Injury**;
3. **Injury** for which the **Covered Person** is entitled to benefits under Workers Compensation Benefits, Employer Liability Law, or other similar law;
4. travel outside of the United States of America;
5. personal comfort or convenience items, such as but not limited to **Hospital** telephone charges, television rental, or guest meals;
6. treatment by any person **Related** to the **Covered Person**;
7. expenses incurred for dental care, treatment, repair or replacement of **Sound Natural Teeth** unless **Medically Necessary** for the treatment of the **Injury**;
8. expenses incurred for eye examinations, eye glasses, contact lenses or hearing aids or the fitting, repair or replacement of these items unless **Medically Necessary** for the treatment of the **Injury**;
9. routine physical examinations and related medical services, or elective treatment or surgery, or experimental or investigative treatments or procedures;
10. a **Medical Repatriation**;
11. expenses incurred for psychological or psychiatric counseling of any kind or any expense for treatment of mental or nervous diseases or disorders;
12. expenses which the **Covered Person** is not legally obligated to pay;
13. expenses for **Custodial Services** or services provided by a private duty nurse unless such expenses are incurred as a result of an **Injury**;
14. expenses related to the repair or replacement of existing artificial limbs, eyes, or other prosthetic appliances, or rental of existing medical equipment unless for the purpose of modifying the item because the **Injury** has caused further impairment in the underlying bodily condition;
15. treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not a result of an **Injury**;
16. treatment of Osgood-Schlatter's Disease.

Subrogation

If the **Covered Person** recovers from any third party who has been found liable for causing the **Covered Person's Injuries**, **We** will be reimbursed from such recovery to the extent of **Our** payments to or on behalf of the **Covered Person**. If the **Covered Person** intends to institute an action for damages against a third party, the **Covered Person** shall give **Us** reasonable notice of the intention to institute the action. **Our** right of subrogation may not be enforced until the **Covered Person** has been fully compensated for the **Covered Person's Injuries**. The **Covered Person** may request that **We** pay a proportionate share of the reasonable costs of the third party action, including attorney fees. If **We** elect not to participate in the cost of such action, **We** will waive 50% of **Our** subrogation rights.

This benefit is subject to the limitations in SECTION VII - GENERAL LIMITATIONS.

C – 3 Accidental Death/Catastrophic Injury Coverage:

Accidental Death Benefit

If a **Covered Person** suffers an **Injury** resulting in a loss of life, **We** will pay the applicable **Principal Sum** as set forth in the Schedule. The death must occur within 365 days of the **Injury**.

Accidental Dismemberment and Plegia Benefit

If a **Covered Person** suffers an **Injury** resulting in any of the following **Covered Losses**, **We** will pay the benefit amount set forth in the Schedule. The **Covered Loss** must occur within 365 days of the **Accident**.

The benefit amounts are based on the **Principal Sum** of the person suffering the **Covered Loss**.

A reduced benefit will be payable equal to 10% of the applicable Accidental Dismemberment Benefit for dismemberment where the dismembered body part is surgically reattached, provided all other provisions of the **Policy** are met. The balance of the applicable Accidental Dismemberment Benefit for such dismemberment will be paid if, after 365 day(s), the reattachment has failed to the extent that **Covered Loss of Use** then exists, provided all other provisions of the **Policy** are met.

For purposes of this benefit only:

Covered Loss means:

- a. For a Foot or Hand, actual severance through or above an Ankle or Wrist Joint;
- b. Actual severance through or above the Metacarpophalangeal Joint of a Thumb and Index Finger;
- c. Total and permanent loss of Sight;
- d. Total and permanent loss of Speech;
- e. Total and permanent loss of Hearing.

Plegia means permanent, functional and irreversible paralysis of one (1) or more **Limbs** as determined by a **Physician** and which must continue for twelve (12) consecutive months.

Limb means an Arm or a Leg.

Proof of total or functional paralysis may be required by **Us** on a periodic basis. Benefits are not payable for paralysis caused by a stroke.

This benefit is subject to the limitations in SECTION VII - GENERAL LIMITATIONS.

SECTION VI – GENERAL EXCLUSIONS

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

A loss will not be a **Covered Loss** if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted **Injury** or any attempt at intentionally self-inflicted **Injury** including, but not limited to, any attempt to restrict the flow of oxygen to the brain for purposes of auto-eroticism or auto-erotic asphyxiation;
2. **War** or any **Act of War**, whether declared or undeclared;
3. involvement in any type of active military service, including Reserve or National Guard active duty which extends beyond thirty-one (31) consecutive days. This exclusion does not apply to the first thirty-one (31) consecutive days of active military service;
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for **Accidental** ingestion of contaminated foods;
5. participation in the commission or attempted commission of any crime, any felony, an assault, insurrection or riot;
6. parasailing, bungee jumping, heli-skiing, scuba diving or any other activity that would reasonably be deemed extra-hazardous;
7. voluntarily being legally intoxicated while operating a motorized vehicle.

- a. a **Covered Person** will be conclusively presumed to be legally intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the **Accident** occurred, to be intoxicated, if operating a motorized vehicle.
- b. an autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the **Covered Person's** intoxication;
8. voluntarily being under the influence of any prescription drug, controlled substance, or hallucinogen, unless such prescription drug, controlled substance, or hallucinogen was prescribed by a **Physician** and taken in accordance with the prescribed dosage and in accordance with drug interaction warnings;
9. a cardiovascular event or stroke caused by exertion prior to or at the same time as an **Accident**;
10. alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a licensed medical provider operating within his or her scope of authority.

SECTION VII – GENERAL LIMITATIONS

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

Limitation on Multiple Covered Losses. If a **Covered Person** suffers more than one **Covered Loss** as a result of the same **Accident**, **We** will pay only one benefit, the largest benefit.

Limitation on Multiple Coverages and Benefits. If a **Covered Person** suffers a **Covered Loss** which is payable under more than one benefit as a result of the same **Accident**, the most **We** will pay for these benefits in total is the **Covered Person's Principal Sum**.

Limitation on Multiple Hazards. If a **Covered Person** suffers a **Covered Loss** under more than one Hazard, **We** will pay only one benefit, the largest benefit.

SECTION VIII - TERMINATION OF INSURANCE

A. Termination of **Covered Person's** Insurance

You. Insurance automatically terminates on the earliest of:

1. the date the **Policy** is terminated;
2. the date **You** cease to be eligible for insurance;
3. the expiration date of the period for which required premium has been paid for by **You**;
4. the date **You** fail to pay the required premium, if **You** are so required; or
5. the date **You** reach age seventy (70).

Covered Person other than **You.** Insurance terminates on the earliest of:

1. the date the insurance for **You** terminates;
2. the first premium due date after the person no longer qualifies as a **Covered Person**; or
3. for the covered **Spouse/Domestic Partner**, the date the covered **Spouse/Domestic Partner** reaches age seventy (70).

SECTION IX - HOW TO FILE A CLAIM

- A. Notice. **You** or the beneficiary, or someone on their behalf, must give **Us** written notice of the **Covered Loss** within ninety (90) days of such **Covered Loss**. The notice must name the **Covered Person** who sustained the **Injury**, **You**, and the Policy Number. To request a claim form, **You** or the beneficiary, or someone on their behalf may contact **Us** at

Administrative Concepts, Inc.
P.O. Box 4000
Collegeville, PA 19426
(800) 410-9153

The notice must be sent to the Claims Department, Zurich American Insurance Company, Administrative Concepts, Inc., or any of **Our** agents. Notice to **Our** agents is considered notice to **Us**.

- B. Claim Forms. **We** will send the claimant Proof of Covered Loss forms within fifteen (15) days after **We** receive notice. If the claimant does not receive the Proof of Covered Loss Form in fifteen (15) days after submitting notice, **You** can send **Us** a detailed written report of the claim and the extent of the loss. **We** will accept this report as a Proof of Loss if sent within the time fixed below for filing a proof of **Covered Loss**.
- C. Proof of Loss. Written Proof of Loss must be sent to **Us** within ninety (90) days of the **Covered Loss**. Failure to furnish Proof of Loss within such time will neither invalidate nor reduce any claim if it was not reasonably possible to furnish the Proof of Loss, and the proof was provided as soon as reasonably possible and in no event except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

SECTION X - PAYMENT OF CLAIMS

- A. Time of Payment. **We** will pay claims for all **Covered Losses**, other than **Covered Losses** for which the **Policy** provides any periodic payment, as soon as **We** receive written Proof of Loss. Unless an optional periodic payment is stated or chosen, any **Covered Loss** to be paid in periodic payments will be paid at the end of each four-week period. The unpaid balance, which remains when **Our** liability ends, will then be paid when **We** receive the proof of **Covered Loss**.
- B. Who We Will Pay.
 - 1. Loss of Life of **You**. **Covered Losses** resulting from **Your** death are paid to the named beneficiary at the time of death. If there is no beneficiary named or the named beneficiary predeceases or dies at the same time as **You**, **We** will pay the benefit to **Your** survivors in the following order:
 - a. **Your** legally married **Spouse/Domestic Partner**;
 - b. **Your Dependent Child(ren)**;
 - c. **Your** parents;
 - d. **Your** brothers and sisters;
 - e. **Your** estate.
 - 2. Loss of Life of a **Covered Person** other than **You**. **Covered Losses** for the death of a **Covered Person** other than **You** will be paid to **You**. If **You** pre-decease or die at the same time as the **Covered Person** other than **You**, the benefit will be paid to the beneficiary unless the beneficiary designation has not been made or the beneficiary is no longer living at the time of death. In such case, the benefits will be paid to **Your** estate.
 - 3. All Other Claims. Benefits are to be paid to the **Covered Person**. He or she may direct in writing that all, or part of the Accident Medical Expense Benefit, if applicable, will be paid directly to the party who furnished the service. The direction may be changed by the **Covered Person** at any time up to the filing of the Proof of Loss.
- C. Physical Examination and Autopsy. **We** have the right to examine a **Covered Person** when and as often as **We** may reasonably request while the claim is pending. Such examination will be at **Our** expense. **We** can have an autopsy performed in the event of death unless forbidden by law.
- D. Choice of Service Provider. The **Covered Person** has the sole right to choose his or her **Physician** and **Hospital**.

SECTION XI - GENERAL POLICY CONDITIONS

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

- A. Beneficiaries. **You** have the sole right to name a beneficiary. The beneficiary has no interest in the **Policy** other than to receive certain payments. **You** may change the beneficiary at any time unless **You** have assigned the interest in the **Policy**. In such case, the person to whom **You** have assigned the interest in the **Policy** may have the right to change the beneficiary. Consent to a change by a prior beneficiary is not needed unless the previous beneficiary was designated as irrevocable. Any beneficiary designation must be submitted to **Us** in writing.

- B. **Change or Waiver.** A change or waiver of any terms or conditions of the **Policy** must be issued by **Us** in writing and signed by one of **Our** officers. No agent has authority to change or waive **Policy** terms or conditions. A failure to exercise any of **Our** rights under the **Policy** will not be deemed as a waiver of such rights in the same or future situations.
- C. **Clerical Error.** A clerical error or omission will not increase or continue **Your** Coverage, which otherwise would not be in force. If **You** apply for insurance for which **You** are not eligible, **We** will only be liable for any premiums paid to **Us**.
- D. **Suit Against Us.** No action on the **Policy** may be brought until sixty (60) days after written proof of **Covered Loss** has been sent to **Us**. Any action must commence within three (3) years of the date the written proof of **Covered Loss** was required to be submitted. If the law of the state where the **Covered Person** lives makes such limit void, then the action must begin within the shortest time period permitted by law.
- E. **Time Limit on Certain Defenses.** In the absence of fraud, statements made by the **Policyholder** or a **Covered Person** are deemed representations and not warranties. No such statement will cause **Us** to deny or reduce the benefits due under the **Policy** or be used as a defense of a claim, unless it is contained in a written application signed by the **Policyholder** or the **Covered Person**, a copy of which has been furnished to the **Policyholder** or to the **Covered Person** or his or her beneficiary. After two (2) years from the date coverage starts no such statement (except age) will cause the **Policy** to be contested.
- F. **New Entrants.** All new **Members** in the groups or classes eligible for insurance under this **Certificate** will be added to such eligible groups or classes from time to time.
- G. **Conformity with Montana statutes.** The provisions of the policy conform to the minimum requirements of Montana law and control over any conflicting statutes of any state in which the insured resides on or after the effective date of the policy.

Emergency Transportation Benefit



Zurich American Insurance Company
1299 Zurich Way
Schaumburg, Illinois 60196

THIS RIDER CHANGES THE POLICY/CERTIFICATE. PLEASE READ IT CAREFULLY.

This rider modifies insurance provided under the Group Personal Accident Policy/Certificate.

It is hereby understood and agreed that the following changes are made and incorporated into the **Policy/Certificate**:

If a **Covered Person** must be transported to a **Hospital** or a **Satellite Emergency Center** by **Ambulance**, as a result of an **Injury** that requires **Medically Necessary Emergency Treatment**, We will pay an additional benefit if such transport occurred within the Time Frame set forth in the Additional Benefits Schedule. Only one Emergency Transportation Benefit is payable per **Accident** per **Covered Person**. The maximum number of Emergency Transportation Benefits payable per calendar year per **Covered Person** regardless of the number of **Accidents** is set forth in the Additional Benefits Schedule.

For purposes of this rider only, the following additional definitions apply:

Ambulance means any publicly or privately owned surface, water or air vehicle, including a helicopter, that is specifically designed and constructed or modified and equipped to be used, maintained or operated primarily for the transportation of individuals who are sick, injured or wounded. **Ambulance** does not include a surface, water or air vehicle that is owned and operated to accommodate an incapacitated or disabled person who does not require medical monitoring, care or treatment during transport.

Emergency Treatment means treatment provided in an emergency room of a **Hospital** for:

1. a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in placing the health of the person (or with respect to a pregnant woman, the health of her unborn child) in serious jeopardy;
2. serious impairment to bodily functions; or
3. serious dysfunction of any bodily organ or part.

Satellite Emergency Center means a licensed facility that provides outpatient care under the direction of a **Physician** on a twenty-four (24) hour basis. Available services must include:

1. diagnostic care, including laboratory services and diagnostic x-rays; and
2. treatment or medical care, including availability of the means for stabilization of emergency medical conditions.

A **Satellite Emergency Center** does not include a **Hospital** or an office maintained by a **Physician** for the practice of medicine or dentistry.

This benefit is not subject to the limitations in SECTION VII - GENERAL LIMITATIONS of the **Policy/Certificate**.

Except for the above, this rider does not vary, alter, waive, or extend any of the terms of the **Policy/Certificate** to which it is attached.

Effective Date: September 1, 2025 Attached to and forming a part of **Policy** No. GPA 8837399

Signed for by Zurich American Insurance Company:

September 1, 2025

President

Date

Emergency Treatment Benefit



Zurich American Insurance Company
1299 Zurich Way
Schaumburg, Illinois 60196

THIS RIDER CHANGES THE POLICY/CERTIFICATE. PLEASE READ IT CAREFULLY.

This rider modifies insurance provided under the Group Personal Accident Policy/Certificate.

It is hereby understood and agreed that the following changes are made and incorporated into the **Policy/Certificate**:

If a **Covered Person** requires **Medically Necessary Emergency Treatment** as a result of an **Injury**, **We** will pay an additional benefit if such **Medically Necessary Emergency Treatment** was received within the Time Frame set forth in the Additional Benefits Schedule. Only one Emergency Treatment Benefit is payable per **Accident**, per **Covered Person**. The maximum number of Emergency Treatment Benefits payable per calendar year per **Covered Person** regardless of the number of **Accidents** is set forth in the Additional Benefits Schedule.

For purposes of this rider only, the following additional definition applies:

Emergency Treatment means treatment provided in an emergency room of a **Hospital** for:

1. a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson with average knowledge of health and medicine could reasonably expect the absence of immediate medical attention to result in placing the health of the person (or with respect to a pregnant woman, the health of her unborn child) in serious jeopardy;
2. serious impairment to bodily functions; or
3. serious dysfunction of any bodily organ or part.

This benefit is not subject to the limitations in SECTION VII - GENERAL LIMITATIONS of the **Policy/Certificate**.

Except for the above, this rider does not vary, alter, waive, or extend any of the terms of the **Policy/Certificate** to which it is attached.

Effective Date: September 1, 2025 Attached to and forming a part of **Policy** No. GPA 8837399

Signed for by Zurich American Insurance Company:

A handwritten signature in cursive script that reads 'Sierra Signarelli'.

President

September 1, 2025

Date



ZURICH[®]

SANCTIONS EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

The following exclusion is added to the policy to which it is attached and supersedes any existing sanctions language in the policy, whether included in an Exclusion Section or otherwise:

SANCTIONS EXCLUSION

Notwithstanding any other terms under this policy, we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under this policy to the extent that such cover, payment, service, benefit, or any business or activity of the insured would violate applicable trade or economic sanctions listed by the Office of Foreign Assets Control of (OFAC) of the US Department of Treasury. OFAC maintains a list of Specially Designated Nationals and Blocked Persons.

If an insured or claimant appears on the list or otherwise is determined to have violated a sanction imposed by U.S. law, the policy will be considered blocked; and

If the policy is blocked, we will not pay any benefits or refund premiums without authorization from OFAC.

The term policy may be comprised of common policy terms and conditions, the declarations, notices, schedule, coverage parts, insuring agreement, application, enrollment form, and endorsements or riders, if any, for each coverage provided. Policy may also be referred to as contract or agreement.

We may be referred to as insurer, underwriter, we, us, and our, or as otherwise defined in the policy, and shall mean the company providing the coverage.

Insured may be referred to as policyholder, named insured, covered person, additional insured or claimant, or as otherwise defined in the policy, and shall mean the party, person or entity having defined rights under the policy.

These definitions may be found in various parts of the policy and any applicable riders or endorsements.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

Signed for Zurich American Insurance Company by:

President

Date: 09/01/2025

Privacy Notice

We Take Important Steps to Protect the Nonpublic Personal Information We Collect About You

Dear Customer:

rev. January 2020

We care about your privacy. That is why we believe in your right to know what nonpublic personal information (“NPI”) we collect about you and what we do with that information. This Privacy Notice describes the NPI we collect about you and how we share and protect that information.

Overview	UNDERSTANDING HOW WE USE YOUR PERSONAL INFORMATION
Why are you receiving this Notice?	Financial institutions, which include the Company, choose how they share your NPI. Federal and state law gives consumers the right to limit some but not all sharing of that information. Federal law also requires us to tell you how we collect, share and safeguard your NPI. You are receiving this Privacy Notice because our records show either that you are a customer who is obtaining or has obtained insurance coverage or non-insurance products or services.
What types of Information do we collect?	The types of NPI we collect depend on the product or service you have with us. This information can include: • Information about you we receive on applications or other forms, such as your name, address, telephone number, date of birth, your social security number, driver's license number, employment information, information about your income, assets and net worth, and medical information; • Information about your transactions with the Company and its affiliates; • Information about your insurance coverage, premiums, claims history, and payment history; • Data from insurance support organizations, government agencies, insurance information sharing bureaus; • Property information and similar data about you or your property, such as property appraisal reports; and • Information we receive from a consumer reporting agency or insurance information sharing bureau, such as a credit or fraud report. When your relationship with us ends, we may continue to share information about you as described in this Privacy Notice.
What do we do with the NPI we collect?	We share your NPI in the course of supporting your insurance coverage or non-insurance products or services, as authorized by law, or with your consent. This includes sharing, as permitted by law, your NPI with affiliated parties and nonaffiliated third parties, as applicable, in the course of supporting your insurance coverage or non-insurance products. These affiliates and nonaffiliated third parties include: • Financial service providers, such as banks and other insurance companies; • Non-financial companies, such as medical providers and nonaffiliated service providers that perform marketing services on our behalf; and • Others, such as consumer reporting agencies and insurance information sharing bureaus. In the section below, we list the reasons we can share your NPI, whether we actually share your NPI, and whether you can opt out of this sharing (or if you are a resident of Vermont, whether you have the right to opt in to allowing this sharing).

Reasons we can share your personal information	Does Company Share?	Can you opt out of this sharing or limit this sharing or is your authorization required for this sharing?
For our everyday business purposes – such as to process your transactions, administer insurance coverage, products or services, maintain your account, prevent fraud and report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Not Applicable
For our affiliates' everyday business purposes – transaction and experience information	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	Yes	No
For non-affiliates to market their products to you	No	Not Applicable

Collecting and safeguarding information	
How often do you notify me about your privacy practices?	We must notify you about our sharing practices when you receive your policy, open an account or purchase a service, and each year while you are a customer, or when significant or legal changes require a revision. Please review the privacy policy posted on our website, ZurichNA.com. It contains additional information about our practices.
Why do you collect my NPI?	We collect NPI when you apply for insurance or file an insurance claim to help us provide you with our insurance products and services, and determine your insurability or other eligibility. We may also ask you and others for information to help us verify your identity in order to prevent money laundering and terrorism. Information in a report prepared by an insurance support organization may be retained by that organization and provided to others.
What NPI do we share?	We may provide to affiliates and/or nonaffiliated third parties the same NPI listed above in the section entitled, "What types of information do we collect?"
How do you safeguard my NPI?	Employees who have access to your NPI are required to maintain and protect the confidentiality of that information. Access to your personal information may be needed to conduct business on your behalf or to service your insurance coverage. In addition, we maintain physical, electronic and procedural measures to protect your personal information in compliance with applicable laws and regulatory standards.

FOR RESIDENTS OF ARIZONA, CALIFORNIA, CONNECTICUT, GEORGIA, ILLINOIS, MAINE, MASSACHUSETTS, MINNESOTA, MONTANA, NEW JERSEY, NEVADA, NORTH CAROLINA, OHIO, OREGON, OR VIRGINIA:

You have the following individual rights under state law:

Except for certain documents related to claims and lawsuits, you have the right to access the recorded personal information that we have collected about you which we reasonably can locate and retrieve. To access your recorded personal information, you must submit a request using our online form on our website, ZurichNA.com, or calling our toll-free number at 1-800-382-2150. You may also reasonably describe the information you seek in writing and send your written request to the Privacy Office via mail (Zurich – Privacy Office, 1299 Zurich Way, Schaumburg, IL 60196) or via email at privacy.office@zurichna.com. If you would like a copy of your recorded personal information that we reasonably can locate and retrieve, we may charge you a reasonable fee to cover the costs incurred in providing you a copy of the recorded information if it is permitted by law. If you request medical records, we may elect to supply that information to you through your designated medical professional for security purposes. We may also direct you to a consumer reporting agency to obtain certain consumer report information.

Generally, most of the recorded nonpublic personal information we collect about you and have in our possession is from policy applications or enrollment forms you submit to obtain our products and services, and is reflected in your statements and other documentation you receive from us. If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once through any of the above methods, and we will investigate and correct any errors we find.

You also have the right to request the correction, amendment, or deletion of recorded personal information about you that we have in our possession. You may make your request using any of the above methods.

Residents of California and Nevada have additional rights over their non-public personal information if it is not governed by the Gramm-Leach-Bliley Act. For more information about these rights, please consult our online privacy policy posted on our website, ZurichNA.com.

FOR RESIDENTS OF MASSACHUSETTS ONLY WHO ARE ZNA P&C CUSTOMERS: You may ask in writing for the specific reasons for an adverse underwriting decision. An adverse underwriting decision is where we decline your application for insurance, offer to insure you at a higher than standard rate or terminate your coverage.

Key words and phrases	TERMS YOU SHOULD KNOW
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Definitions	
Everyday business purposes	The actions necessary for financial companies like the Company to conduct business and manage customer accounts, such as: • Processing transactions, mailing and auditing services; • Administering insurance coverage, product, services or claims; • Providing information to credit bureaus; • Protecting against fraud; • Responding to court/governmental orders or subpoenas and legal investigations; and • Responding to insurance regulatory authorities.
Affiliates	Financial or nonfinancial companies related by common ownership or control. • <i>Company affiliates include insurance and non-insurance companies under common ownership with the Company and that provide insurance and non-insurance products or services.</i>

Nonaffiliated Third Parties	Financial or nonfinancial companies not related by common ownership or control. We may share your information with companies that we hire to perform marketing and business services for us, such as data processing, computer software maintenance and development, and transaction processing. When we share information with others to perform these services, they are required to take appropriate steps to protect this information and use it only for purposes of performing the services. • <i>The Company does not share information with nonaffiliates to market their products to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>The Company does not jointly market.</i>

Changes to this Privacy Notice; contact us	We may change the policies, standards and procedures described in this Notice at any time to comply with applicable laws and/or to conform to our current business practices. We will notify you of material changes. If you have any questions about your contract with us, you should contact your agent. If you have questions specific to our Privacy Notice, contact our Privacy Office via mail (Zurich – Privacy Office, 1299 Zurich Way, Schaumburg, IL 60196) or via email at privacy.office@zurichna.com.
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This Privacy Notice is sent on behalf of the following affiliated companies, which are referred to in this Privacy Notice, in the aggregate, as the “Company:”

American Guarantee and Liability Insurance Company, American Zurich Insurance Company, Colonial American Casualty and Surety Company, Empire Fire & Marine Insurance Company, Empire Indemnity Insurance Company, The Fidelity and Deposit Company of Maryland, Steadfast Insurance Company, Universal Underwriters Insurance Company, Universal Underwriters of Texas Insurance Company, Zurich American Insurance Company, Zurich American Insurance Company of Illinois, The Zurich Services Corporation (together, “the ZNA P&C Companies”), Zurich American Life Insurance Company, and Zurich American Life Insurance Company of New York.