



DESCRIPTION OF COVERAGE FOR
DIOCESE OF WINONA
24-HOUR ACCIDENT INSURANCE

ELIGIBILITY

All full-time and part-time employees of the Policyholder in active employment in the United States who work at least 20 hours per week or are contracted for at least one half academic load.

EFFECTIVE DATE

Each eligible person becomes an Insured on the later of: (a) the policy effective date or (b) the 1st of the month coincident with or following the date of hire.

COVERAGE

This plan offers protection on a worldwide basis, 24 hours a day, 365 days a year against any covered accident in the course of business or pleasure, including accidents on or off the job, in or away from the home, commuting, traveling by train, airplane, automobile or other private and public conveyances. It also covers accidents while riding as a passenger in any licensed civilian aircraft or in any aircraft operated by the Military Airlift Command. The benefits provided are payable in addition to any other insurance which may be in effect at the time of the accident.

BENEFIT AMOUNT

The amount of insurance you are eligible for is called the Principal Sum. Your Principal Sum amount is 1.5 times your Annual Salary, rounded to the next higher not to exceed a maximum of \$50,000.00

BENEFITS

Accidental Death and Specific Loss Benefits

Benefits are payable when covered injuries result in loss within 365 days after the date of the accident. The Loss Period requirement is waived if the Insured is in a Coma or is being kept alive by artificial support system. Certain losses are payable at 100% of the Principal Sum and other losses are payable at a lesser percentage, as follows:

Loss of:

- Life Principal Sum
Two Members..... Principal Sum
One Member 1/2 Principal Sum
Thumb and Index Finger of the Same Hand 1/4 Principal Sum

If you suffer multiple losses due to the same accident, only the largest benefit amount to which you are entitled - is payable. The benefit for loss of: (a) two limbs; (b) both eyes; (c) one limb and one eye; (d) speech and hearing; or (e) thumb and index finger of the same hand is payable only when such double loss is the result of the same accident.

Loss is defined as the severance of the hand or foot at or above the wrist or ankle joint; total and irrecoverable loss of entire sight, speech or hearing; and severance of two or more entire phalanges of both the thumb and index finger. To receive benefits, loss must be independent of sickness and all other causes.

Paralysis Benefits

When you suffer injuries that result in hemiplegia, paraplegia, quadriplegia, triplegia or uniplegia commencing within 60 days after the accident and continuing for one year, we will pay benefits as follows:

- For Hemiplegia or Uniplegia..... 1/2 Principal Sum
For Paraplegia or Triplegia 3/4 Principal Sum
For Quadriplegia Principal Sum

Accident Only Comatose Benefit

If you lapse into an irreversible coma due to covered injuries received in an accident, benefits will be paid as follows. Beginning on the 32nd day of the coma, 5% of your Principal Sum will be paid per month over 20 months or until death, whichever comes first. Upon death, any remaining Principal Sum will be paid as provided in the policy. If any other benefits for this condition are payable under the policy only one of the amounts, the largest applicable, will be paid.

Seat Belt Benefit

If Injuries result in the Insured's death and at the time of the accident the Insured was: (a) the operator of or a passenger in a Private Passenger Automobile; and (b) utilizing a Seat Belt; a benefit equal to 10% of your Principal Sum will be paid. Seat Belt usage must be verified by a doctor, a coroner, a traffic officer or other person of competent authority.

Exposure and Disappearance Benefit

Benefits for exposure to the elements or the Insured's disappearance as incurred in a covered accident which results in the disappearance, sinking or damaging of a conveyance on which an Insured was riding, will be paid as follows:

- 1. If, (a) the Insured is unavoidably exposed to the elements; and (b) as a result of such exposure suffers Injuries for which benefits are otherwise payable, such Injuries will be covered under this policy.
2. If, (a) the Insured disappears; and (b) if the body of the Insured has not been found within 52 weeks after the date of such accident; it will be presumed, subject to no evidence to the contrary, that the Insured suffered loss of life as a result of Injuries covered by the policy.

BENEFIT REDUCTIONS

Principal Sum Benefits for covered individuals age 70 and over shall be payable according to the following schedule:

Table with 2 columns: Ages, % of original Principal Sum. Rows: 70 thru 74 (65%), Age 75 until Retirement (50%), Retirement (Coverage Terminates)

CONVERTED POLICY OPTION

A converted policy will be offered to the insured if the accidental death and dismemberment insurance under the policy terminates by ending your employment, ending your eligibility or if the policy ends for reasons other than non-payment of premium.

To obtain a converted policy, you must apply within 31 days after the policy ends and pay the first premium. If you have assigned ownership of coverage, the owner must apply for you. The converted policy will provide accidental death and dismemberment benefits. The premium will be based on the class of risk to which you belong, your age and the amount of coverage issued. The converted policy will take effect on the date you apply. The insured must be under the age of 70 to obtain a converted policy.

PAYMENT OF CLAIMS

Indemnity for loss of life will be payable in accord with the beneficiary designation made in writing by the Insured and on file with the Company. In the absence of such beneficiary designation, or in the event the designated beneficiary predeceases the Insured, indemnity for loss of life will be paid to the first of the following surviving beneficiaries: the Insured's: (a) lawful spouse; (b) child or children, jointly; (c) parents, jointly if both are living, or the surviving parent if only one survives; (d) brothers and sisters, jointly; (e) estate. Any other accrued indemnities unpaid at the Insured's death may, at Our option, be paid either to the Insured's beneficiary or to his or her estate.

DEFINITIONS

"Hospital" means any of the following places: (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or (d) a place certified as a hospital by Medicare. Not included is a hospital or institution or a part of such hospital or institution which is licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"Injuries" means accidental bodily injuries: (a) received while insured under this policy, and (b) resulting independently of sickness and all other causes.

"Irreversible Coma" means: (a) a state of unconsciousness in which there is a cessation of activity in the central nervous system as demonstrated by an electroencephalogram (using criteria established by the American Electroencephalography Society); and (b) a diagnosis of brain death by the attending physician.

Paralysis:

"Hemiplegia" means complete loss of function of one side of the body with involvement of the arm and leg.

"Paraplegia" means complete loss of function of the lower extremities of the body with involvement of both legs.

"Quadriplegia" means complete loss of function of both the upper and lower extremities of the body with involvement of both arms and legs.

"Triplegia" means complete loss of function of three limbs.

"Uniplegia" means complete loss of function of one limb.

"Seat Belt" means any factory-installed passive restraint device or child passive restraint device which meets published federal safety standards.

EXCEPTIONS

This plan does not cover: suicide, attempted suicide or intentionally self-inflicted injury while sane or insane (in Missouri, while sane only); injuries caused by an act of declared or undeclared war; injuries received while in the armed service (upon notice to us of entry into an armed service, the pro rata premium will be refunded); injuries received while acting as a pilot or crew member; injuries received while traveling as a passenger by air except as defined in the policy; or injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation.

This brochure summarizes the provisions of the policy issued to the Diocese of Winona. Should there be any discrepancy between the policy and this description, policy provisions will prevail.