TRAVEL ACCIDENT INSURANCE

Muhlenberg College has a travel accident insurance policy. The coverage provides a principal sum payment of $100,000, with an aggregate limit of indemnity of $500,000.

Insurance under the policy is provided against injury sustained in consequence of and during the course of any trip made by the insured person, while on specific College business, provided such trip requires the insured person to travel outside the corporate limits of the town or city in which he or she is regularly employed or has primary residence (excluding everyday travel to and from work and bona fide vacations.) It is a principal sum policy only; no weekly or monthly indemnities are paid and no medical or hospital expense benefits are provided.

Such trip shall be deemed to have commenced when the insured person leaves his or her residence or the College for the purpose of going on such trip, whichever last occurs, and shall continue until such time as the employee returns to the residence or the College, whichever first occurs.

Please note that insurance is provided against death or injury only when the insured person is on a trip while “on the business of the College.” The term “on the business of the College,” as used in the policy, means any trip authorized by or at the direction of the College for the purpose of furthering the business of the College.

The policy provides a principal sum payment of $100,000, with an aggregate limit of indemnity of $500,000, for all losses arising out of any one accident. In the event of an accident in which the $500,000 aggregate limit would be insufficient to pay the full indemnity for each insured person, then the amount payable for each insured person would be reduced proportionately.

When injury shall result in any of the following losses within one hundred days after the date of the accident, the Company will pay for the loss of:

- Life……………………………………………… The Principal Sum
- Both Hands or Both Feet.................................. The Principal Sum
- Entire Sight of Both Eyes................................. The Principal Sum
- One Hand and One Foot.................................. The Principal Sum
- One Hand and the Entire Sight of One Eye......... The Principal Sum
- One Hand OR One Foot................................. One half the Principal Sum
- Entire Sight of One Eye................................. One-half the Principal Sum

Indemnity for loss of life of the insured person is payable to the beneficiary of the insured person if surviving, and otherwise to the estate of the insured person. All other indemnities of the policy are payable to the insured person.

The policy provides that each insured person may designate his or her beneficiary by placing on file with the College the name(s) of the person or persons desired as beneficiary. It is the responsibility of the employee to complete the beneficiary designation in order to activate this coverage.