This plan covers AAA Minneapolis Plus Members up to $200,000 Accidental Death and Dismemberment Insurance when travel arrangements are made through your local AAA Travel Agency.

Provided by CHUBB®

DESCRIPTION OF COVERAGE

The AAA Travel Agency Travel Accident Insurance Program covers you for accidental loss of life, limbs, sight, speech or hearing, while traveling in a common carrier and renting a car, when the transportation is purchased and rental car is arranged through your participating AAA Travel Agency. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.

Coverage applies:
1. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire.
2. While riding solely as a passenger in, entering or exiting any conveyance operated by a common carrier licensed for the transportation of passengers for hire, while traveling directly to or from a terminal, station or airport: a. immediately preceding scheduled departure of a common carrier; or b. immediately following scheduled arrival of a common carrier.
3. Riding or driving in, entering or exiting from a private passenger automobile of the strictly pleasure car type, while going directly to the departure point or while coming from the arrival point of a common carrier.
4. While riding or driving in, entering or exiting from a rental car whose lease has been arranged through your participating AAA Travel Agency in conjunction with any airline or other common carrier transportation.

BENEFITS

The full Benefit Amount is payable for accidental loss of: life, two or more members, sight of one eye, speech or hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. “Member” means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of: loss of one member, sight of one eye, speech or hearing or any combination thereof. Loss must occur within 365 days from the date of accident.

DEFINITIONS

Loss of Use of Arm means the Loss of Use of the arm at or above the elbow joint. Loss of Use of Foot means the Loss of Use of the foot at or above the ankle joint. Loss of Use of Hand means the Loss of Use of the hand at or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand. Loss of Use of Leg means the Loss of Use of the leg at or above the knee joint. Loss must occur within 365 days from the date of accident.

SEAT BELT BENEFIT

Accidental Loss of Life Benefits payable under the Private Passenger Automobile coverage of this policy will be increased 10 percent, up to a maximum amount of $50,000, if at the time of the Accident the Insured Person is using a seat belt and the seat belt must be properly secured, and utilized in accordance with the recommendations of its manufacturer. Private passenger automobile means a four-wheeled motor vehicle with a maximum seat capacity of nine (9), manufactured and designed to travel on public roads.

IN-HOSPITAL BENEFITS

Benefits of $150 per day for each day hospitalized up to a total of seven days will be paid, in addition to the Accidental Loss of Life Benefit and other Benefit amounts for losses covered, to the Insured Person if an accident covered under this policy results in the hospitalization of the Insured Person. Periods of hospitalization include all In-Hospital stays related to the same Accident. The Benefit Amount will be paid until one of the following occurs: 1) the Insured Person dies; or 2) the Insured Person is no longer hospitalized; or 3) the maximum number of days (7) of payment has expired.

MAXIMUM LIMIT OF INSURANCE

If more than one (1) insured person suffers a loss in the same accident; The Company will not pay more than $20,000,000 per accident. If an accident results in benefit amounts becoming payable, which when totalled exceed $20,000,000, the maximum limit of insurance will be proportionately divided among the insured persons, based on each applicable benefit amount.

EXCLUSIONS

This insurance does not cover loss resulting from: 1) an Insured’s emotional, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting from any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

BENEFICIARY

The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured’s spouse, b) the Insured’s children, c) the Insured’s parents, d) the Insured’s brothers and sisters, e) the Insured’s estate. All other indemnities will be paid to the Insured.

NOTICE OF CLAIM

Written notice of claim should be mailed to [Club Name, Department, Mailing Address].

THIS INFORMATION IS A BRIEF DESCRIPTION OF THE IMPORTANT FEATURES OF THE INSURANCE PLAN. IT IS NOT AN INSURANCE CONTRACT. INSURANCE BENEFITS ARE UNDERWRITTEN BY ACE AMERICAN INSURANCE COMPANY. COVERAGE MAY NOT BE AVAILABLE IN ALL STATES OR CERTAIN TERMS MAY BE DIFFERENT WHERE REQUIRED BY STATE LAW. CHUBB NA IS THE U.S.-BASED OPERATING DIVISION OF THE CHUBB GROUP COMPANIES, HEADED BY CHUBB LTD. (NYSE: CB). INSURANCE PRODUCTS AND SERVICES ARE PROVIDED BY CHUBB INSURANCE UNDERWRITING COMPANIES AND NOT BY THE PARENT COMPANY ITSELF.