




# TRAUMA COVERAGE®



## Financial Security

Receive 100% of your regular pay while you're unable to work due to a trauma without a waiting period to receive benefits.

Death benefits are also paid in the event of an untimely death from a covered incident.



## Recovery Care

\$0 copay and deductible for trauma recovery care: medical, dental, vision, hearing, pharmaceutical, and addiction to pharmaceuticals.

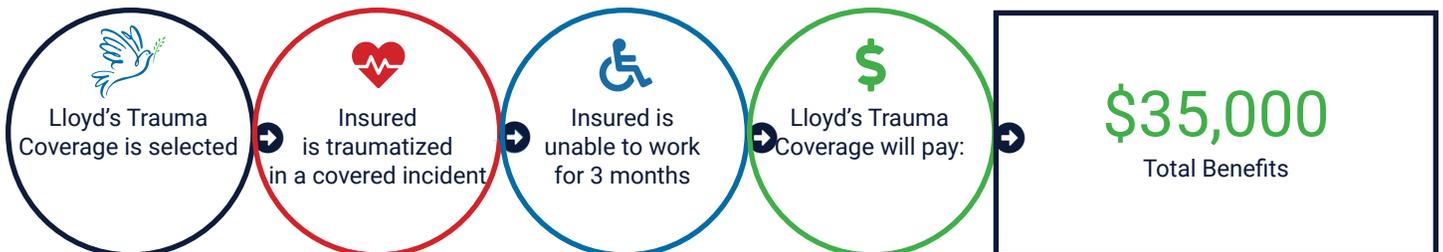
Family members providing supportive services can also receive 100% of their regular pay.



## Trauma Counseling

Trauma counseling is available if you experience a covered incident or witness a violent incident at work or school (Family Plans).

Trauma or bereavement counseling is also provided to immediate family members.



Above is an example of maximum benefits paid to an Insured who experiences a covered trauma and unable to work for 3 months while undergoing recovery care and counseling. If regularly earnings are \$60,000 a year (\$165 a day), a Trauma Coverage Gold Plan would provide them with \$15,000 in financial benefits, \$15,000 in recovery benefits, and \$5,000 of counseling. See policy details that may affect benefits payable.

Underwritten by Lloyd's of London

# Financial Security

Receive 100% of your regular pay while unable to work due to a trauma without a waiting period to receive benefits.

Death benefits are paid due to an untimely death from a covered incident.



	Bronze Plan	Silver Plan	Gold Plan	Family Plan
Trauma Counseling	Included	Included	Included	Included
Accidental Death Benefit Maximum	\$50,000	\$100,000	\$150,000	\$200,000
Financial Security Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000
Recovery Care Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000

Family Plans provide families of traumatized students with \$100 in financial assistance per day while the student is unable to attend school due to a trauma.

Family coverage includes the insured; spouse (if applicable); and dependent, unmarried children to age 19 (26 if full-time students). This includes the relationship created by a domestic partnership. Newborn children are automatically insured from the moment of birth. A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

## Taking time to heal

### Mary's Story

*"I was assaulted while out with friends. I went to the hospital and was treated for injuries and tested for diseases. I needed time to deal with everything ...it was all just too much."*

Mary needed time to heal and feel secure but, like most people, she couldn't afford the additional out of pocket costs for trauma recovery care or afford to miss work and survive on the reduced pay from disability insurance.

Trauma coverage provided Mary with financial security - 100% of her normal pay and reimbursement for the out of pocket medical costs. It also provided Mary with trauma counseling and provided lost wages to her mother for supportive services.



## Covered Incidents



### Everywhere

- Aggravated Assaults
- Sexual Assaults
- Mass Shootings
- Terrorist Acts



### At Work

- Infected by Disease
- Traumatized by Violence



### At School

- Infected by Disease
- Traumatized by Violence

# Recovery Care

\$0 copay and deductible for trauma recovery care: medical, dental, vision, hearing, pharmaceutical, addiction to pharmaceuticals.

This gives you control over your care providers and the type of care you choose to receive such as elective, reconstructive, or cosmetic surgery.



	Bronze Plan	Silver Plan	Gold Plan	Family Plan
Trauma Counseling	Included	Included	Included	Included
Accidental Death Benefit Maximum	\$50,000	\$100,000	\$150,000	\$200,000
Financial Security Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000
Recovery Care Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000

Family members providing supportive services can also receive 100% of their regular pay up to their plan maximum.

Family coverage includes the insured; spouse (if applicable); and dependent, unmarried children to age 19 (26 if full-time students). This includes the relationship created by a domestic partnership. Newborn children are automatically insured from the moment of birth. A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

## Taking control

### Ben's Story

*"I contracted an infectious disease at work. It got so bad that they had to amputate part of my nose and left ear. Workers compensation paid for my reconstructive surgery, but it didn't let me choose my doctors or pay for elective cosmetic surgery to look like I was before this began."*

Ben couldn't afford the out of pocket costs to see another doctor or for cosmetic surgery. Especially, since he was receiving reduced pay from workers compensation and his wife, Ana, was on unpaid leave to help take care of him.

Trauma coverage provided Ben with financial security - 100% of his normal pay and reimbursement for the out of pocket medical costs allowing him to choose his doctor and receive cosmetic surgery. It also provided lost wages to Ana for supportive services.



## Covered Incidents



### Everywhere

- Aggravated Assaults
- Sexual Assaults
- Mass Shootings
- Terrorist Acts



### At Work

- Infected by Disease
- Traumatized by Violence



### At School

- Infected by Disease
- Traumatized by Violence

# Trauma Counseling

It provides trauma counseling if you experience a covered incident or witness a violent incident at work or school (Family Plan).

Trauma or bereavement counseling is also provided to immediate family members.



	Bronze Plan	Silver Plan	Gold Plan	Family Plan
Trauma Counseling	Included	Included	Included	Included
Accidental Death Benefit Maximum	\$50,000	\$100,000	\$150,000	\$200,000
Financial Security Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000
Recovery Care Benefit Maximum	\$5,000	\$10,000	\$15,000	\$20,000

Covered counseling must be received within one year of the incident. If you don't have a trauma counselor, we can connect you with one in our network which includes, but not limited to:

- Trauma specialists
- Counseling online, phone, video and text
- Use the Karla® Artificial Intelligence App

Family coverage includes the insured; spouse and dependent, unmarried children to age 19 (26 if full-time students). This includes the relationship created by a domestic partnership. Newborn children are automatically insured from the moment of birth. A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

## Mind and Body Recovery

### Jim's Story

*"I was injured during a mass shooting at a community festival. I started physical therapy and even talked with counselors in my Employee Assistance Program but became addicted to my pills for pain and anxiety ...it was awful."*

Jim needed comprehensive trauma recovery care. Like most people, he couldn't afford the out of pocket costs for confidential addiction treatment or afford to survive on the reduced pay while on disability leave.

Trauma coverage provided Jim with financial security - 100% of his normal pay, confidential addiction treatment and trauma counseling.



## Covered Incidents



### Everywhere

- Aggravated Assaults
- Sexual Assaults
- Mass Shootings
- Terrorist Acts



### At Work

- Infected by Disease
- Traumatized by Violence



### At School

- Infected by Disease
- Traumatized by Violence



# Coverage is underwritten by Lloyd's of London

## Exclusively through International Specialty Insurance

### U.S. Coverholder for Lloyd's of London

#### What Is Not Covered

We will not pay benefits directly or indirectly arising out of, contributed to or caused by or resulting from the following:

- Intentionally self-inflicted injury, suicide or attempted suicide, whether attempted or inflicted while sane or insane.
- An act of an immediate family member, coworker, or an individual who permanently resides with a covered person.
- Any act of war, whether declared or not. Declared or undeclared War does not include acts of terrorism.

"War" is used to mean:

- Hostilities following a declaration of War by a governmental authority;
- If there is no declaration of War, then armed, open and continuous hostilities between two countries.
- Any accident occurring while riding on, boarding or alighting from, any aircraft:
  - As a pilot, crew member or student pilot;
  - Being used for stunt flying, racing or endurance tests, firefighting, or exploration.
  - This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- Commission or attempted commission of a felonious act, as defined by the laws of the jurisdiction where the crime takes place, which results in a conviction of the covered person.
- The covered person being under the influence of an intoxicant or any drugs or narcotics not legally available unless used as prescribed by a licensed physician for a medical condition other than drug addiction.
- Covered Person's prior mental or nervous disorder.
- Any activity or condition specifically excluded by name on an endorsement or specific activity rider forming a part of the covered person's policy.
- Riding or driving in any kind of motorized race.
- While the covered person is engaging, or participating in naval, military or air force service or operation.
- Illness, disease, sickness or bacterial infection; except bacterial infection of an accidental bodily injury or accidental ingestion of a substance contaminated by bacteria, unless specifically stated to be included.
- Any activity specifically prohibited under the terms and conditions of a covered person's employment contract.
- An act of force or violence, as defined, which involves the use, release or escape of pathogenic or poisonous biological or chemical materials or of nuclear materials, or which involves, directly or indirectly, nuclear reaction or radiation or radioactive contamination.
- Nuclear Reaction, nuclear radiation or radioactive contamination.

#### Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 19 (26 if full-time students). This includes the relationship created by a domestic partnership. Newborn children are automatically insured from the moment of birth. One-parent family coverage includes the insured and all unmarried, dependent children to age 19 (26 if full-time students). A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

#### Underwriting

- Unisex rates
- Guaranteed Issue
- No age limitations for coverage
- Approved in and limited to the 50 United States
- Rates inclusive of taxes & fees

#### Policy Issuance

- Policy Periods are one year
- No waiting period to receive trauma benefits
- May be purchased individually or as a group
- Groups may be eligible for discounts or enhanced benefits

#### Policy Administration

Monday - Friday from 8 A.M. to 5 P.M. Central (Excluding U.S. Holidays)  
Trauma Coverage Administration  
c/o International Specialty Insurance  
U.S. Coverholder for Lloyd's of London  
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