

NATIONAL GROUND WATER PROFESSIONALS

Accident Plan Highlights

IMPORTANT NOTICE – This brochure has been designed to illustrate the highlights of this insurance and it does not include all coverage details. All information in this brochure is subject to the terms of Policy Form WBA-19-P. If there is any conflict between this brochure and the Policy, the Policy will prevail. *This policy provides Accident insurance. Accident insurance provides benefits if a covered injury is sustained in a covered accident. It is not a substitute for Workers' Compensation or major medical insurance. Like most insurance policies there are certain exclusions, limitations and terms for keeping them in force.*

Underwritten by:
Pan-American Life Insurance Company

Policy Form Number:
WBA-19-P

Compliance Number:
WAY-11.9.21-v2

Eligibility

All US Resident Contractor Company Members or Supplier Company Members of the Policyholder primarily engaged in the business of groundwater-related construction or service and/or pump installation or services. We maintain the right to investigate eligibility status to verify eligibility requirements are met. If We discover the eligibility requirements are not met, Our only obligation is to refund any premium paid for that person.

Effective and Expiration Date of Insurance

Effective Date of Insurance

A Primary Insured's coverage will begin on the latest of the following dates: (1) the Policy Effective Date, provided that any applicable policy premium has been paid; (2) the date he or she is eligible. If an Eligible Person is not in Active Service on the date insurance would otherwise be effective, the Eligible Person's coverage under this Policy will be effective on the date he or she returns to Active Service.

Termination Date of Insurance

This Policy may be cancelled at any time by providing 60 days advance written notice mailed or delivered by Us to the Policyholder or by the Policyholder to Us. If We cancel, We will mail or deliver the notice to the Policyholder at the Policyholder's last address shown in our records. Cancellation will not affect any claim for loss due to an Injury which occurs before the effective date of the cancellation. Any earned or unearned premium will be determined on a pro rata basis. An Insured's coverage will end on the earlier of the date: (1) the policy terminates; (2) the Insured is no longer eligible; (3) the period ends for which premium is paid; (4) the Insured fails to pay the required premium, if the Insured is so required;

Covered Activity

Covered Activity Coverage

We will pay the Benefits described in this Summary of Coverage while the Insured is: (1) participating in a Covered Activity; (2) traveling without deviation or interruption between the Insured's primary residence and the site of the Covered Activity; (3) on the premises of the Policyholder during the Covered Activity; or (4) away from the premises of the Policyholder while attending or participating in a Covered Activity at its scheduled site.

- Class 1 Covered Activity Definition: while engaged in the business of groundwater-related construction or services and/or pump installation or services.
- Class 2 Covered Activity Definition: while not engaged in the business of groundwater-related construction or services and/or pump installation or services.

Plan Benefits

Accidental Death and Dismemberment Benefit

If Injury to an Insured results, directly, and from no other cause, from a Covered Accident during one of the Covered Activities listed in Section 4 and the Schedule of Benefits herein and within the Time Period for Accident shown in the Schedule of Benefits, in any one of the losses shown herein, We will pay the Benefit Amount shown on the Schedule of Benefits for that loss. Except as specifically provided herein, if

multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Accident.

Covered Loss	Class 1 Benefit Amount	Class 2 Benefit Amount
Life	\$75,000	\$25,000
Two or more Members	\$75,000	\$25,000
One Member	\$37,500	\$12,500
Thumb and Index Finger of the Same Hand	\$18,750	\$6,250
Four Fingers of the Same Hand	\$18,750	\$6,250

For the purposes of this Benefit, the following definitions apply. Member means hand or foot, sight, speech, and hearing. Loss of a Thumb and Index Finger of the Same Hand or Loss of Four Fingers of the Same Hand means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body.

General Limitations

Economic Sanction

We will not provide coverage or pay benefits under this Policy to the extent, and only to the extent, that We are prohibited from providing coverage or making payment by any type of travel restriction, trade restriction, economic sanction, or embargo imposed by the United States government.

Exposure and Disappearance:

Benefits as shown in the Schedule of Benefits will be payable if an Insured suffers a Covered Loss which results from unavoidable exposure to the elements following a Covered Accident. If the Insured disappears and is not found within 1 year after the Insured's Spouse or Domestic Partner or personal representative has exhausted all law enforcement resources following the date of the an avalanche, or wrecking, sinking or disappearance of the conveyance in which the Insured was riding in the course of a trip which would otherwise be covered under this Policy, it will be presumed that the Insured's death resulting directly and independently of all other causes from a Covered Accident.

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.

General Exclusions

The following exclusions apply to all Benefits or Coverage under this Policy. Additional exclusions may apply to specific Benefits or Coverage. Please read this entire Policy carefully: (1) suicide or attempted suicide; (2) internationally self-inflicted injury; (3) war or any act of war, whether declared or not. War or act of war does not include acts of terrorism; (4) Illness; disease; bodily or mental infirmity; bacterial or viral infection; or medical or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of

contaminated food; (5) piloting or serving as a crewmember; (6) commission of or attempt to commit: a felony; an assault; or other illegal activity; (7) flight in; boarding; or alighting from an aircraft or any craft designed to fly above the earth's surface, except as: (a) A fare-paying passenger on a regularly scheduled commercial or charter airline; (b) A passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight; (c) A passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent; (8) an Accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in driver's education program; (9) medical or surgical treatment; diagnostic procedure; administration or anesthesia; or medical mishap or negligence including malpractice; (10) travel in any aircraft: owned; leased; or controlled by the Policyholder or any of its subsidiaries or affiliates. An aircraft will be deemed to be controlled by the Policyholder if the aircraft may be used as the Policyholder wishes for more than 10 straight days or more than 15 days in any year; (11) an Accident that occurs while on active duty service in the: military; naval; or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days. (12) the Insured being under the influence of drugs or intoxicants, unless taken under the advice of a Doctor. Intoxication is defined by the laws of the jurisdiction where such Accident occurs. If the such jurisdiction does not have a law to define intoxication, then under this Policy it will mean a blood alcohol content of .08 or greater.

Definitions

Accident

a sudden, unexpected and unintended event that occurs by chance at an identifiable time and place during the Policy Term and results in bodily Injury to the Insured. The accident must occur while an Insured is covered under this Policy.

Covered Accident

an Accident that occurs while coverage is in force for an Insured and results in a loss or Injury covered by this Policy for which benefits are payable.

Covered Loss

a loss which meets the requisites of one or more Benefits, results from a Injury, and for which benefits are payable under this Policy.

Eligible Person

means a person in an Eligible Class as shown on the Schedule of Benefits.

Illness

disease or condition of the Insured that causes a loss for which the Insured incurs medical expenses while covered under this Policy. All: related conditions; and recurrent symptoms of the same or similar condition; will be considered one Illness.

Injury

accidental bodily harm sustained by an Insured that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.