

POLICY SUMMARY
AS OF 05/1/2019 Renewal

General Info

CARRIER Nationwide Life Insurance Company
POLICY TYPE Blanket Accident
POLICY NO 0018235-20

NAME Sonesta International Hotels Corporation
ADDRESS Two Newton Place, 255 Washington Street, Newton, MA 02458

NATURE OF BIZ Hotel

SUB/AFF CO'S Sonesta Clift, LLC

Eligibility and Benefit Amounts

CLASS	DESCRIPTION	AMOUNT OF INSURANCE
I	All full-time employees of the Policyholder earning \$80,000 or more per year.	\$300,000
II	All full-time employees of the Policyholder earning less than \$80,000 per year.	\$100,000.

- Insureds are U.S. citizens, residing in the United States.

Description of Hazards

Class	Hazard	Details
I & II	Business Travel Accident	<ul style="list-style-type: none">• Cover includes personal deviation/sojourn subject to no more than 250 miles nor longer than 5 days• Business trip is covered for up to 90 consecutive days

ADEA

Benefits reduce as follows:

<u>AGE ON DATE OF ACCIDENT</u>	<u>PERCENTAGE OF AMOUNT OF INSURANCE</u>
Age 70-74	65%
Age 75-79	45%
Age 80-84	30%
Age 85 or older	15%

Aggregate:

\$3,000,000 per accident

Waiting Period, Actively at Work and Leaves of Absence

- No waiting period
- Actively at Work requirement on effective date of coverage is included
- Cover continues for family/medical leave up to 6 months

Coverage

- Accidental death and dismemberment within 365 days as follows:

<u>Loss of:</u>	<u>Benefit:</u> (% of Amount of Insurance)
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Speech or Hearing in Both Ears	50%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Hearing in One Ear	25%
Thumb and Index Finger of the Same Hand	25%

- Exposure, and disappearance within 1 year

Riders:

Bereavement and Trauma Counseling Expense	<ul style="list-style-type: none"> • \$100.00 per session for up to 10 sessions
Coma	<ul style="list-style-type: none"> • Results within 365 days • 1% for 11 months, then lump sum
Family Travel Coverage	<ul style="list-style-type: none"> • Results within 365 days • Spouse benefit is \$25,000 • Child benefit is \$10,000 • Spouse defined as lawful spouse • Child defined as under age 19 but less than 23 if not employed full-time and is primarily dependent and enrolled as a full-time student
Loss of Use/Paralysis	<ul style="list-style-type: none"> • Use of Both Arms and Both Legs 100% • Use of Both Arms or Both Legs 75% • Use of One Arm and One Leg 50% • Use of One Arm or One Leg 25%
Rehabilitation Expense	<ul style="list-style-type: none"> • \$5,000
Safety Device	<ul style="list-style-type: none"> • Seat Belt is 10% to a max of \$25,000 • Air Bag is 5% to a max of \$12,500
Severe Burn	<ul style="list-style-type: none"> • 75% of the body 100% • 50% of the body 50% • 25% of the body 25%
Wheelchair Confinement Expense	<ul style="list-style-type: none"> • \$10,000

Travel Assistance

Yes

Disclaimer: This summary is intended to highlight the main features of the coverage provided under this policy. For specific details concerning the terms, conditions, coverage and exclusions refer to the actual policy.