

Protect your family's financial future



Business travel accident (BTA) insurance provides additional financial protection should you die or become dismembered due to a covered accident – when it occurs during certain business-related travel or relocation.*

*Relocation is available only for spouses, domestic partners and children.

Your basic BTA coverage

BTA (automatically enrolled)

Employees	<ul style="list-style-type: none"> • 3x annual compensation • Maximum: \$1,000,000
Spouse	<ul style="list-style-type: none"> • 3x annual compensation • Maximum: \$500,000
Children	<ul style="list-style-type: none"> • \$50,000

Limit of \$5,000,000 per accident.

Additional benefits include:

- Air bag
- Both hands or both feet
- Child care
- Coma
- Dependent child education
- Disappearance & exposure
- Hemiplegia
- Life
- Loss of hearing in one ear
- One foot and sight of one eye
- One hand and sight of one eye
- One hand
- One foot
- One hand and one foot
- Paraplegia
- Quadriplegia
- Seatbelt
- Sight of both eyes
- Sight of one eye
- Speech and hearing in both ears
- Speech or hearing in both ears
- Spouse education
- Thumb and index finger of one hand
- Total and permanent accidental disability
- Uniplegia

Prepared for:



Questions?

Call the HR service center at **1-888-825-5247**

Employee on the job accident (OJA) insurance

OJA (automatically enrolled)

Employee only	• \$500,000 or one times annualized regular pay, whichever is greater but not to exceed \$1,000,000
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Additional benefit includes disappearance and exposure

Exclusions for BTA:

1. self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; or
2. suicide or attempted suicide, whether sane or insane; or
3. the insured's participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; or
4. bodily or mental infirmity, illness or disease; or
5. the use of alcohol; or
6. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; or
7. motor vehicle collision or accident where the insured is the operator of the motor vehicle and the insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto; or
8. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the accidental injury; or
9. medical or surgical treatment or diagnostic procedures or any resulting complications, including complications from medical misadventure; or
10. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flights or other non-scheduled flights on a licensed passenger aircraft; or
11. war or any act of war, whether declared or undeclared.

Exclusions for OJA:

1. self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane; or
2. suicide or attempted suicide, whether sane or insane; or
3. an injury which occurs outside the course and scope of your employment; or
4. your participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto; or
5. bodily or mental infirmity, illness or disease; or
6. the use of alcohol; or
7. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected; or
8. motor vehicle collision or accident where you are the operator of the motor vehicle and your blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto; or
9. infection, other than infection occurring simultaneously with, and as a direct and independent result of, the accidental injury; or
10. medical or surgical treatment or diagnostic procedures or any resulting complications, including complications from medical misadventure; or
11. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight, or as a passenger, pilot or crew member on an aircraft owned or operated by the employer on a licensed passenger aircraft carrier; or
12. war or any act of war, whether declared or undeclared.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Chevron. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Products are offered under policy form series 14-31700.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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