

NATA Member Benefit Program

Axis Policy Summary

AXIS Coverage	BENEFITS	EXAMPLE
REFER TO POLICY FOR SPECIFIC DEFINITIONS		
Premium	\$19.95 Per Store	Includes all Fulltime and Part-time
Rate Guarantee	11/01/2011-12/31/2014	Premium Guaranteed for 38 months
Felonious Assault Accidental Coverage	\$510,000 Benefit 24 Hour Coverage	If Employee is killed due to Felonious Assault, beneficiary will receive benefit.
Accidental Death and Dismemberment	\$10,000 Benefit 24 hour Coverage	Employee is killed from any accident Beneficiary will receive benefit
Aggregate limit	\$5,000,000	Example: Policy will pay a maximum of \$5 million per event. If there are more than 10 employees killed in 1 event, \$5 million will be divided between total number of employees
Worldwide Coverage	Worldwide Coverage	Example: employee is killed in car crash while on vacation in Europe. Policy would pay \$10,000 Accident Benefit
Hospital Indemnity Benefit	\$100 per day for any Accident	Example: employee is hurt in car wreck and spends 9 days in hospital. Policy pays \$900
Bereavement and Trauma Counseling Benefit	\$250 per session maximum 20 max. number of sessions \$5000 max benefit per loss	Employee is killed due to Felonious Assault or accident. Spouse has access to benefit.
Home Alteration and Vehicle Modification Benefit	20% of Principal Sum subject to a maximum benefit of \$50,000	Example--ramp built at house after employee is paralyzed
Home Invasion Benefit	Deductible--\$100 Lost salary benefit--\$1000 Residential Security Benefit is \$1,000	Example: Employee misses work due to home invasion Example: As a result of home invasion, employee has to replace locks or adds security system
Medical Evacuation Benefit	100% of Usual and Customary	Example: Cover Loss or Emergency Sickness that warrants emergency Evacuation while he is 100 miles outside a 100 mile radius of home

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Repatriation Benefit	100% of Usual and Customary	Example: Employee loses life due to accident more than 100 miles away from Primary Residence. Benefit pays for return of body including embalming or cremation
Paralysis Benefit	Quadriplegia--100% Paraplegia--75% Hemiplegia--75% Uniplegia--25%	Benefit will be based on whether claim is result of Felonious or any other accident
Parent Care Benefit	10% of Principal Sum subject to maximum of \$50,000	Example: Benefit depends of Felonious or any other accidental death. Parent must be be receiving support evidenced by US tax return showing parent as a dependent
Rehabilitation Benefit	10% of Principal Sum subject to maximum of \$25,000	Benefit will be based on whether claim is result of Felonious or any other accident
Coma Benefit	1% or Principal Sum for 1st 11 months. 100% of Total Benefit If still in Coma after 11 months	Must occur within 30 days of incident. Benefit calculated on \$510,000 or \$10,000 depending on incident
Seat Belt and Airbag Benefit	Seatbelt--\$2500 Airbag--\$500	Example: employee is killed in car crash while wearing seatbelt. Note: Benefit paid in addition to \$10,000 Accident Benefit
Beneficiary Form	Employees are NOT required to complete a beneficiary form. The policy is set up for the following beneficiaries for all employees: <ol style="list-style-type: none"> 1. Spouse 2. If no spouse, beneficiary is child or children 3. If no spouse or children, then parents 4. If no spouse, no children, no parents then siblings 5. If none of the above apply, money goes to Estate of the Insured 	
	Beneficiary form is available for those employees that want to list another beneficiary other than the hierarchy established in the policy.	
QUESTIONS	Breeden Benefit Group Darrell Breeden Darrell@breedenbenefitgroup.com www.breedenbenefitgroup.com	Available Day or Evening Office-512-495-9799 Cell--512-567-9797