

Group Accidental Death & Dismemberment Insurance

Underwritten by:

Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies

15 Mountain View Road, PO Box 1615
Warren, NJ 07061-1615

ENDORSEMENT: TEMPORARY TOTAL DISABILITY BUY-UP

POLICYHOLDER: Wholesale Benefits Association
GROUP POLICY NO.: 9906-99-57

The Primary Insured Person has elected Temporary Total Disability benefits for an additional cost. Coverage is as follows:

If Member Only coverage is selected this Temporary Total Disability benefit covers the Primary Insured Person only.

If Member & Family coverage is selected this Temporary Total Disability benefit covers the Primary Insured Person and his or her Spouse or Domestic Partner.

TEMPORARY TOTAL DISABILITY

We will pay the Weekly Benefit Amount of 65% of weekly Salary to maximum of \$500 (if unemployed at the time of accidental bodily Injury, then the benefit amount will be \$100) for Temporary Total Disability, after the Elimination Period of seven (7) days if accidental bodily Injury causes a Primary Insured Person or an insured Spouse or Domestic Partner, to suffer Temporary Total Disability. The Weekly Benefit Amount for Temporary Total Disability will be paid in addition to any other applicable Benefit Amounts under this policy. The Weekly Benefit Amount for Temporary Total Disability will be paid until the earliest of the date on which:

- 1) the Primary Insured Person or an insured Spouse or Domestic Partner dies;
- 2) the Primary Insured Person or an insured Spouse or Domestic Partner fails to provide Us with satisfactory evidence of a continuing Temporary Total Disability;
- 3) the Primary Insured Person or an insured Spouse or Domestic Partner no longer has a Temporary Total Disability; or
- 4) the Maximum Benefit Period of 52 weeks has ended.

Periods of Temporary Total Disability separated by less than fourteen (14) consecutive days of return to work will be considered one period of Temporary Total Disability, unless due to separate and unrelated causes. No additional Elimination Period will be required. However, the Maximum Benefit Period shown on this endorsement will be reduced by the number of weeks for which benefits have already been paid, including but not limited to the Weekly Benefit Amount for Temporary Total Disability.

Limitations on Temporary Total Disability: No Weekly Benefit Amount for Temporary Total Disability shall be paid for any period of time during which the Primary Insured Person or an insured Spouse or Domestic Partner is not under the continuous care of a Physician.

DEFINITIONS

Temporary Total Disability or Temporarily Totally Disabled means that accidental bodily Injury solely and directly: 1) prevents a Primary Insured Person or an insured Spouse or Domestic Partner from performing the substantial and material duties of such Primary Insured Person's or an insured Spouse's or Domestic Partner's regular occupation, or with respect to a Primary Insured Person or an insured Spouse or Domestic Partner who is unemployed, prevents such Primary Insured Person or an insured Spouse or Domestic Partner from engaging in the normal and customary activities of a person of like age and sex in good health; 2) causes a condition which is medically determined, by a Physician, to be continuous; and 3) requires the continuous care of a Physician.

Elimination Period means the consecutive amount of time, shown on this endorsement, that must elapse before a Benefit Amount becomes payable. The Elimination Period begins on the first day of an Insured Person's Loss. Benefit Amounts are not payable, nor do they accrue, during an Elimination Period.

Salary means a Primary Insured Person's or an insured Spouse's or Domestic Partner's basic annual earnings from his/her employer at the time of accident, as reported by the employer, minus any bonus, commission, overtime or incentive.