

Business Travel Accident Benefit Summary  
 BorgWarner, Inc.



<p><b>PLAN DESIGN / ADDITIONAL BENEFITS</b></p>	<p><b>Master Policy</b></p> <p>Carrier: <b>AIG / The Insurance Company of the State of Pennsylvania</b></p> <p>Policy #: <b>19156699</b></p> <p>Effective Date: <b>January 1, 2019 – January 1, 2022</b></p>
<p><b>COVERED TERRITORY</b></p>	<p><b>Option 1:</b></p> <p><u>Master Primary Coverage:</u> China (1/1/19-5/1/19), India, Japan, Korea, Mexico, Thailand</p> <p><u>Master DIC/DIL Coverage:</u> Brazil, China (effective 5/1/19), France, Germany, Hungary, Ireland, Italy, Luxembourg, Poland, Portugal, Spain, Sweden, UK, U.S.</p>
<p><b>ELIGIBILITY</b></p>	<p>Class 1: All executives of BorgWarner Salary Grades 17 and Above.</p> <p>Class 2: All employees of BorgWarner Salary Grades 14-16.</p> <p>Class 3: All employees of BorgWarner Salary Grades 13 and below.</p> <p>Class 4: All non-employee directors of BorgWarner.</p> <p>Class 5: Eligible Spouse and Dependent Children of a Primary Insured.</p>
<p><b>HAZARDS</b></p>	<p>Class 1 - 4: 24-Hour Accident Protection while on a Trip (Business Only); Extraordinary Commuting; War Risk (Business Only)</p> <p>Class 5: 24-Hour Accident Protection while on a Trip (Business Only); Family Accompanying the Insured; 24-Hour on a Family Relocation Trip; War Risk (Business Only)</p>

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<b>AD&amp;D PRINCIPAL SUMS</b>  * Basic Earnings/Salary: Salary means an Insured Person's basic annual earnings from the Policyholder at the time of Accident, excluding Commissions, overtime, and incentive payments.	Class 1: Five (5) times salary to a maximum of \$2,000,000  Class 2: Five (5) times salary to a maximum of \$1,500,000  Class 3: Five (5) times salary to a maximum of \$500,000  Class 4: \$500,000  Class 5: Spouse - \$50,000; Child(ren) - \$25,000
<b>POLICY AGGREGATE LIMIT</b>	\$18,000,000 Per Aircraft Accident;  \$18,000,000 per War Risk
<b>ADDITIONAL PLAN BENEFITS</b>	
Attendor Benefit	Must accompany a repatriation of remains  Includes the cost of one round-trip economy airfare ticket  \$100 per day for lodging  \$50 per day for meals  Payable for up to 7 days

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Bedside Visit Benefit	Must be confined to a hospital outside a 100-mile radius from the insured person’s primary place of residence for 7 consecutive days.  Includes the cost of one round-trip economy airfare ticket  \$500 per day for lodging  \$100 per day for meals  Payable for up to 10 days
Bereavement & Trauma Counseling Benefit	\$150 per session for a maximum of 10 sessions
Carjacking Benefit	Lesser of \$25,000 or 10% of the Principal Sum
Coma Benefit	1% of the Principal Sum per month for 11 months with the remainder paid in the 12 <sup>th</sup> month  Lapse Period: 90 days  Waiting Period: 30 days
Exposure and Disappearance Coverage	Yes

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Gross Up Benefit	Included
Home Alteration and Vehicle Modification Benefit	\$50,000 maximum
Paralysis Benefit	Quadriplegia 100% Paraplegia 100% Hemiplegia 100% Uniplegia 25%
Permanent Total Disability (Single Payment)	Must be disabled within 365 days of the accident. 100% of the Principal Sum at the end of the 12th consecutive month of Permanent Total Disablement. Not applicable to insureds age 70 or older on the date of the accident
Personal Deviation/Excursion Coverage	14 day maximum



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Psychological Therapy Benefit	Lesser of \$25,000 or 10% of the Principal Sum
Rehabilitation Benefit	\$50,000 maximum
Seat Belt & Air Bag Benefit	Lesser of \$25,000 or 10% of the Principal Sum per benefit
Security Evacuation with Natural Disaster	Maximum: \$100,000 per person Aggregate per Event: \$1,000,000 Occurrence means any of the following situations in which an Insured Person finds him or herself while covered by the Policy: 1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country; 2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person’s Home Country or citizens of the Host Country should leave the Host Country; 3. Natural Disaster within 7 days of an event; 4. Verified Physical Attack or a Verified Threat of Physical Attack from a third party;

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	<p>5. the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found.</p> <p>Excluded Countries: OFAC Countries</p>
Travel Assistance Services	Provided through DBA with International SOS
War Risk Excluded Countries	Worldwide excluding the US and insured person’s country of permanent assignment.
Comments	Business Trip is defined as 365 days maximum