

Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

When You Are Covered

Class I

Civilian Aircraft and Military Air Transport (Business Only) – while riding as a passenger in or on any Civilian Aircraft or Military Air Transport Aircraft.

Business Only - while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

War Risk, Business Only – extends coverage as a result of a declared or undeclared war in certain countries. Coverage is not extended in the United States of America or the Insured Person's country of permanent residence. Advance notice must be reported to the Policyholder for travel into the following countries: Russia, Ukraine (as recognized by the United Nations), Belarus, Afghanistan, Pakistan, and Iraq

Eligible Persons and Principal Sum

Class	Description of Class	Principal Sum
I	All active Employees of the Policyholder.	\$250,000

The Principal Sum amount payable for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss with respect to any Benefit provided by the Policy where the amount payable for the loss is determined as a percentage of his/her Principal Sum. The amount payable for the Insured Person's loss under that Benefit is a percentage of the amount that would otherwise be payable. Please refer to the Policy for specific details.



For the employees of
TTEC Holdings, Inc.
GTP 0009150699-A

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Benefits

Accidental Death, Dismemberment and Paralysis

When Injury to an Insured Person results directly in any of the following covered losses within 365 days from the date of the accident that caused the Injury, we will pay, in one sum, the indicated percentage of the principal sum:

Loss of	Percentage of Principal Sum
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Thumb and index finger of same hand	25%

Paralysis	Percentage of Principal Sum
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Uniplegia	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs on the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg.

If more than one loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

Attendor Benefit

If a Repatriation of Remains benefit becomes payable under the Policy, the Company will also pay for expenses reasonably incurred for one person (referred to as the Attendor) to accompany the deceased Insured Person's remains from the place where death occurred to the deceased Insured Person's place of primary residence, but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for the Attendor's lodging and meals for up to 7 days, but (a) only while the Attendor is away from his or her place of primary residence in connection with accompanying the deceased Insured Person's remains as described above, and (b) not to exceed \$300 per day for lodging and meals. Travel Guard Group, Inc. must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bedside Visitor Benefit

If the Insured Person is confined to a Hospital or other medical facility for 7 days or more due to an Illness, which begins while coverage under the Policy is in force, or Injury; the Company will pay for expenses reasonably incurred to bring one person chosen by the Insured Person to and from the Hospital or other medical facility where the Insured Person is confined if the place of confinement is outside a 100-mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for lodging and meals for up to 10 days for such person in the area of such place of confinement, but (a) only while the Insured Person remains so confined, and (b) not to exceed \$200 per day for lodging and \$100 per day for meals. Travel Guard Group, Inc. must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bereavement and Trauma Counseling Benefit

If the Insured Person suffers a covered accidental death, accidental dismemberment or paralysis, or coma the Company will pay benefits for Covered Bereavement and Trauma Counseling Expenses for the Insured Person and all of his or her immediate family members for up to 10 sessions combined, with a maximum of \$150 per session. The expenses must be incurred within one year of the date of the accident.

Coma Benefit

If Injury renders an Insured Person Comatose within 365 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Insured Person's Principal Sum. This benefit is payable monthly for 11 months if the Insured Person remains Comatose due to that Injury. If the Insured Person remains Comatose through the 11th month, any residual portion of that Insured Person's Principal Sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose. If the Insured Person ceases to be Comatose due to the Injury any time during the first 11 months, the monthly benefit will end. No benefit is provided for the first 30 days of Coma. No benefit is payable after the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Emergency Evacuation Benefit

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$1,000,000. All arrangements must be made through Travel Guard Group, Inc.

Family Travel Benefit

Following an Insured Person's covered Emergency Evacuation, the Company will pay for expenses reasonably incurred: 1) to return the Insured Person's Spouse and any Children with an attendant if necessary, who were accompanying the Insured Person when the Emergency Evacuation became necessary, but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person; 2) for lodging and meals for up to 7 days for the Insured Person's Spouse and Children in the area where the Insured Person is confined, if they were accompanying the Insured Person and they are outside a 100 mile radius from the Insured Person's place of primary residence. The Company will only pay for such expenses for days in excess of the days that had been planned for the Trip prior to the Insured Person's Emergency Evacuation, and only while he or she remains so confined. The Company will not pay for such expenses in excess of, for the Spouse and Children combined, \$200 per day for lodging and \$100 per day for meals; 3) to bring one person chosen by the Insured Person to and from the hospital or other medical facility where the Insured Person is confined if: (a) the Insured Person is alone; and (b) the place of confinement is outside a 100 mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket; and 4) for lodging and meals for up to seven days for such person in the area of such place of confinement, but: (a) only while the Insured Person remains so confined; and (b) not to exceed \$200 per day for lodging and \$100 per day for meals.

Following an Insured Person's death for which a Repatriation of Remains benefit is payable under the Policy, the Company will pay for expenses reasonably incurred: 1) to return to their current place of primary residence the Insured Person's Spouse and any of the Insured Person's Children who were accompanying the Insured Person when his or her death occurred, with an attendant for the children if necessary and if the children are not accompanied by the spouse; but not to exceed the cost of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person; and 2) for lodging and meals for up to 7 days for the Insured Person's Spouse and Children in the area where the Insured Person's death occurred, if they were accompanying the Insured Person at

that time. The Company will only pay for such expenses for days in excess of the days that had been planned for the Trip prior to the Insured Person's death, and only prior to the repatriation of his or her remains. The Company will not pay for such expenses in excess of, for the Spouse and Children combined, \$200 per day for lodging and \$100 per day for food.

All arrangements must be made through Travel Guard Group, Inc. for any benefits to be payable under this benefit.

Home Alteration and Vehicle Modification Benefit

Pays Covered Home Alteration and Vehicle Modification Expenses incurred within one year of the date of the accident, up to a maximum of \$50,000, if the Insured Person suffers a covered accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy.

Medical And Non-Medical Repatriation Benefit

Medical Repatriation

If, while he or she is outside a 100 mile radius from his or her current place of primary residence, an Insured Person who has suffered an Injury or Sickness, has sufficiently recovered to travel to, at the option of the Insured Person, his or her current place of primary residence or Home Country with minimal risk to his or her health, the Company will pay for Covered Medical Repatriation Expenses reasonably incurred for a non-scheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel to return such Insured Person to, at the option of the Insured Person, his or her current place of primary residence or Home Country. Any such Medical Repatriation must be recommended by the attending Physician. Benefits will be payable, up to a maximum of \$100,000 for all Medical Repatriations due to all Injuries from the same accident or all Sicknesses from the same or related causes.

Non-Medical Repatriation

If, while he or she is outside a 100 mile radius from his or her current place of primary residence, an Insured Person who has suffered an Injury or Sickness, has sufficiently recovered to travel to, at the option of the Insured Person, his or her current place of primary residence or Home Country with minimal risk to his or her health, the Company will pay for Covered Non-Medical Repatriation Expenses reasonably incurred for a regularly scheduled economy class air flight without special equipment or personnel to return such Insured Person to, at the option of the Insured Person, his or her current place of primary residence or Home Country. Any such Non-Medical Repatriation must be recommended by the attending Physician. Benefits will be payable, up to a maximum of \$100,000 for all Non-Medical Repatriations due to all Injuries from the same accident or all Sicknesses from the same or related causes.

All arrangements must be made through Travel Guard Group, Inc.

Rehabilitation Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will reimburse the Insured Person for Covered Rehabilitative Expenses that are due to the Injury causing the dismemberment or paralysis. Reimburses Covered Rehabilitation Expenses, up to a maximum of \$50,000, incurred within two years of and as a result of an Injury causing a covered dismemberment or paralysis under the Policy.

Repatriation of Remains Benefit

Pays benefits for covered expenses to return the Insured Person's body to his or her home if the Insured Person suffers a covered loss of life due to Injury or Emergency Sickness while at least 100 miles from home, up to a maximum of \$1,000,000. All arrangements must be made through Travel Guard Group, Inc.

Seat Belt and Air Bag Benefit

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) \$50,000 if the Insured Person is protected by a seat belt when he/she suffers a covered accidental death under the Policy while operating or riding as a passenger in a private passenger automobile. However, if it cannot be determined that a properly fastened, original, factory installed seat belt was being used at the time of the accident causing the Injury, a default benefit of \$2,000 will be payable. If the Insured Person is also protected by an air bag that inflates on impact, an additional benefit of the lesser of 1) 10% of the Principal Sum; or 2) \$50,000 is payable.

Security Evacuation Benefit

Employers have an obligation to help ensure the safety and well-being of employees who travel outside their Home Country on the employer's behalf, including those who require a Security Evacuation. The Security Evacuation benefit pays for eligible expenses up to a \$150,000 benefit maximum to take an Insured Person to the Nearest Place of Safety, as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per Occurrence. Covered Occurrences may include:

- Expulsion by appropriate authorities from Host Country or being declared persona non-grata.
- Political or military Occurrences that trigger an Advisory from appropriate authorities involving a Host Country.
- Verified Physical Attack or Verified Threat of Physical Attack from a third party.
- The Insured Person is deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety or well-being is in question within 7 days of being found.
- Natural Disaster (within 7 days of the event).

The benefit also includes options to return to the Insured Person's Host Country if return is safe and permitted, Home Country, or place of assignment within 7 days of Security Evacuation. All arrangements must be made through Travel Guard Group, Inc.

Security Evacuation Benefit Exclusions

In addition to the General Exclusions, no benefits are payable under the Security Evacuation Expense Benefit for charges, fees or expenses:

1. payable under any other provision of the Policy;
2. that are recoverable through the Insured Person's employer;

3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;
4. arising from or attributable to an alleged:
 - a. violation of the laws of the Host Country by an Insured Person; or
 - b. violation of the laws of the Insured Person's Home Country;
 unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
6. arising from an Occurrence which took place in an Excluded Country;
7. for repatriation of remains expenses;
8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
9. for medical services;
10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
11. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
12. arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;
13. due to military or political issues if the Insured Person's Security Evacuation request is made more than 7 days after the Appropriate Authority(ies) Advisory was issued.

Severe Infectious Disease Outbreak Benefit

Rider Aggregate Limit: \$100,000 provided by Severe Infectious Disease Evacuation Benefit, Quarantine Benefit

Severe Infectious Disease Evacuation Benefit. If a Severe Infectious Disease Outbreak occurs within a 30 mile radius of the Insured Person's location while he or she is outside a 100 mile radius from his or her current place of primary residence, the Company will pay the cost of Transportation to evacuate the Insured Person from his or her location to the Nearest Place of Safety as determined by Travel Guard Group, Inc.

All arrangements must be made through Travel Guard Group, Inc.

Benefits will also be payable for Transportation and Related Costs within 31 days of the Severe Infectious Disease Evacuation to return the Insured Person to Host country; or Home Country; or where the Insured Person is currently permanently assigned by the Policyholder.

Travel Guard Group, Inc. is not responsible for the availability of Transport services.

Quarantine Benefit. If an Insured Person is ordered into Quarantine while outside a 100 mile radius from his or her current place of primary residence, the Company will pay for lodging and meals for up to 14 days for such person in the area of the place of confinement, but: (a) only while the Insured Person remains so confined; and (b) not to exceed \$200 per day for lodging and \$100 per day for meals.

Severe Infectious Disease – (1) is declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization; and (2) has either: a) newly and suddenly appeared in a population or new geographic area where it has never occurred before, or b) been known but was previously absent from a community and is suddenly and rapidly increasing in that community; and (3) for which at the time of the Outbreak a vaccine is not widely available.

Aggregate Limit of Indemnity Per Accident: \$1,250,000 or unless otherwise specified by the Policy

The Aggregate Limit means the maximum amount payable under the Policy and may be reduced if more than one Insured Person suffers a loss as a result of the same accident and if the amounts are payable for those losses under one or more of the following Benefits provided by the Policy: Accidental Death, Accidental Dismemberment and Paralysis Benefit, Coma Benefit. The maximum amount payable for all such losses for all Insured Persons under all those Benefits combined will not exceed the amount shown above as the Aggregate Limit. If the combined maximum amount otherwise payable for all Insured Persons must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured Person for all such losses under all those Benefits combined.

Definitions

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Domestic Partner: An opposite or a same sex partner who has met all of the following requirements for at least 12 months: (1) resides with the Insured; (2) shares financial assets and obligations with the Insured; (3) is not related by blood to the Insured to a degree of closeness that would prohibit a legal marriage; (4) is at least the age of consent in the state in which they reside; and (5) neither the Insured or Domestic Partner is married to anyone else, nor has any other Domestic Partner. The Company requires proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

Injury: means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs under the circumstances described; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Insured: A person: 1) who is a member of an eligible class of persons as described in the Eligible Persons and Principal Sums section of this document 2) for whom premium has been paid; and 3) while covered under the Policy.

Insured Person: An Insured.

Policyholder: means TTEC Holdings, Inc.

Sojourn and Personal Deviation, Sojourn or Personal Deviation: means non-business travel or activities undertaken While on the Business of the Policyholder but unrelated to furthering the business of the Policyholder if they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than a total of 14 days.

Trip: A trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than 365 days. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

While on the Business of the Policyholder: While on assignment by, or at the direction of, the Policyholder for the purpose of furthering the business of the Policyholder. Does not include any period of time: 1) while the Insured is working at his or her regular place of employment; 2) during the course of everyday travel to and from work; or 3) during an authorized leave-of-absence or vacation. If an Insured's assignment to a location exceeds 365 days, such assignment will be deemed to change his or her residence and regular place of employment to the new location.

General Policy Exclusions

Unless otherwise provided by the Policy, no coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto- eroticism.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by the Policy.
3. Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by the Policy.
4. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
5. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. The Insured Person's commission of or attempt to commit a crime.
10. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
11. Stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

Travel Assistance Services

A full spectrum of travel, medical, security, and assistance services are offered to help travelers cope with emergencies and simplify the travel experience. These services are provided by Travel Guard®, a wholly owned subsidiary of AIG.

Highlights

- 24/7 assistance services while traveling virtually anywhere in the world.
- A members-only website and mobile app, which offers up-to-date travel destination information, advisories, and alerts.
- Global service centers, which respond to emergency medical, travel and security needs 24/7/365, are located in key regions around the globe.
- An extensive network with access to over 650,000 medical providers worldwide.
- Direct payment of expenses when using a local provider; eliminates an employees' out-of-pocket costs while traveling.
- An in-house security operation that includes a global network of more than 400 security professionals who are ready to assist on the spot.
- Secure evacuation assistance.
- 24/7 access to online Travel Security Awareness Training.

To access your assistance website, visit www.aig.com/us/travelguardassistance and download the AIG Travel Assistance mobile app to your Apple or Android smartphone. Register with your Policy number (using numerals only).

Expenses incurred from third-party vendors for services not part of a filed insurance plan are the responsibility of the traveler.

Contact Information

For travel emergencies or for more information about your coverage:

Phone:

Within the U.S. (Toll-Free): 1-877-244-6871

Outside the U.S. (Collect/Reverse Charge): +1-715-346-0859

Email:

assistance@aig.com

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa. currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by Travel Guard Group, Inc., an AIG company.

This is only a brief description of the insurance coverage(s) available under Policy Series C11860(Rev 3/13)DBG-CO. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

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