



DXC Technology Company Business Travel Accident Insurance Guidebook

Effective April 1, 2022



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Critical Travel Information

Whenever you travel on DXC Technology Company business, make sure you have:

- ✓ **A copy of your itinerary** – it includes contact information for DXC’s travel agency
- ✓ **A copy of this page** – it includes critical contacts for a variety of urgent situations you may experience while traveling

These are important contacts you may need while traveling on DXC business:

If you	Contact . . .	At . . .
Are the victim of a crime or experience a natural disaster	DXC Response Operations Center (DROC) (DXC’s 24-hr Security Team) <i>Note: For life safety concerns, contact your local emergency services first and then inform DROC.</i>	+1.443.569.0886 (call collect) Or local DROC number if available (see page 29, “About DROC”)
Experience a medical emergency	Zurich Travel Assist (DXC’s business travel insurance partner) (please authorize Zurich to inform DROC so DXC can help you further)	In U.S. and Canada, call +1.877.709.7503 Elsewhere in world: call collect +1.647.288.2616 or fax +1.416.205.4622 <u>Or email: assistance@wtp.ca</u>
Have a non-urgent security issue	DROC	Email: assetprotection@dxc.com
Need to change your itinerary	Carlson Wagonlit (DXC Global travel Agent)	Check your itinerary for applicable phone number
Need assistance while traveling (e.g., lost documents)	Zurich Travel Assist	In U.S. and Canada, call +1.877.709.7503 Elsewhere in world: call collect +1.647.288.2616 or fax +1.416.205.4622
Need to submit a business travel insurance claim	Zurich Insurance	See directions and contact information in the back of this Guide
Need general travel information and intelligence	Crisis24 (formerly known as WorldAware)	<u>Worldcue Planner</u> (Contact assetprotection@dxc.com with any questions for concerns)

Zurich Travel Assist wallet card

Zurich Travel Assist®

Providing access to emergency medical, informational, legal, security and personal assistance while traveling away from your principal residence.



Policy number:
GTU 0207327

Company name:
DXC Technology Company

For emergencies and live support in the U.S. and Canada, call +1-877-709-7503. Anywhere else in the world call collect at +1-647-288-2616 or fax +1-416-205-4622. For immediate assistance: assistance@wtp.ca

For general travel information and intelligence visit zurichtravelassist.com

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Purpose of this Guidebook

This Guidebook provides DXC employees with an easy-to-use summary of the DXC Business Travel Accident Insurance (BTA) program. It describes DXC's BTA program, summarizes the benefits under the DXC Master BTA policy, outlines services available through the travel assistance provider, describes how to file a claim, and shares Frequently Asked Questions.

The basic components of a BTA program include:

- **Insurances** – Benefits designed to reimburse or indemnify eligible employees based on a travel-related incident such as an accident or trip disruption. It includes **Business Travel Accident Insurance**, and **Travel Inconvenience benefits**. The insurance component is provided through Zurich (or their locally based partners)
- **Travel Assistance** – Access to travel information through a website and/or mobile application, as well as coordination of incident response and general travel-related services; this is provided through Zurich Travel Assist (please note, not all services are insured and the operator at Zurich Travel Assist will advise if something falls outside the scope of coverage)
- **Claims** – Submission of claims for travel-related incidents to seek reimbursement in accordance with the BTA policy coverage terms

These basic BTA benefits and services are available to all employees traveling on approved DXC business, regardless of their country of employment. For further information, please refer to the documents stored on the DXC intranet page:

Business Travel Insurance & Medical Assistance

All benefits and limitations in this document are shown in U.S. dollars.

Disclaimer

This Business Travel Accident Insurance Guidebook is intended to provide an overview of DXC Technology Company business travel benefits and services that may be available to you. Some employees are covered by local policies due to country requirements; therefore, they may receive different benefits based on those requirements and local market. Terms for employees covered by a collective bargaining agreement may also differ. If there is a discrepancy between the information displayed in this Guidebook and the official plan documents for the applicable insurance policy, the official plan documents will govern. The plan, program and this Guidebook are subject to applicable law.

DXC reserves the right to amend, suspend, or terminate the DXC Business Travel Accident Insurance (BTA) program, the DXC Master BTA plan, this Guidebook, and any related plan(s) or program(s) at any time. This overview does not constitute a contract of employment.

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DXC Business Travel Accident Insurance

DXC currently maintains an employer-paid BTA program to provide accidental death & dismemberment (AD&D) insurance protection, emergency medical coverage, and other travel and emergency services for employees who are on pre-approved travel on behalf of the company. Eligible employees are automatically enrolled in BTA. DXC’s BTA insurance also satisfies the necessary insurance requirements for obtaining Travel Visas for entry into foreign jurisdictions.

Eligibility and Coverage

Eligible individuals are divided into 5 Classes, which determine the available benefit, or “Principal Sum.” **In most cases, the Principal Sum is the basis for determining any benefits paid.**

Class	Eligible Individuals	Principal Sum
I	All regular and temporary full-time and part-time employees, including those in Class V, below	5 x Base Annual Earnings Minimum sum: \$100,000 Maximum sum: \$500,000
II	All non-Employee Directors	\$250,000
III	Newly hired employees who, prior to their first day of work: <ul style="list-style-type: none"> • Are required to relocate as a condition of employment, and the expense for relocation is being reimbursed by DXC; or • Are required to attend meetings 	\$100,000
IV	All “Casual Employees” as defined in DXC’s US Employment Classification Policy	\$100,000
V	All employees on Long-term International Assignment*	\$5,000
Other	Where coverage for a Spouse/Domestic Partner and/or dependent child is provided	Spouse: \$100,000 Dependent Child: \$25,000

** Class V employees are also covered under Class I. Class V simply extends certain travel benefits to expatriate employees while they’re residing in their country of assignment.*

Base Annual Earnings

For purposes of BTA, base annual earnings (BAE) means your annual base compensation, rounded to the next higher U.S. \$1,000 increment, if not already an even multiple of U.S. \$1,000 (excluding overtime, shift differential, bonuses (including ICP), Long-term incentives/equity, living or other allowances).

If you are covered by a formal sales incentive plan at the beginning of the payroll year, your premium and benefits will be calculated at the beginning of that payroll year and remain unchanged for the payroll year (as long as you continue to be an eligible enrolled employee). The calculation will include your usual base rate of pay on the last day of the prior payroll year, plus paid draws and any paid formal sales incentive amounts that exceed the draw amounts paid in the preceding payroll year.

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Coverage Period

Coverage is effective on the first day of eligibility and provided while traveling on approved DXC business, provided that such travel is to or from a point (or points) located away from your regularly assigned work location. Coverage applies 24 hours a day from the time the trip starts until it is completed, up to 365 days. After 365 days, your new work location becomes your regularly assigned work location for insurance purposes, you are no longer considered to be on a business trip 24-hours per day, and, consequently, business trips would then begin and end from this new work location.

The 365-day limitation does not apply if you are permanently assigned to a military base or military installation while traveling to, from, and within the legal boundaries of the military facility.

Personal Deviation and Side-Trip Coverage

You will receive coverage if you undertake a non-business side-trip or deviation of a personal nature that is:

- Incidental to the business trip; and
- Would not have been taken if not for the business trip; and
- Is taken during the course of the business trip; and
- Is limited to 336 hours (14 days).

Benefits Paid

The AD&D benefit(s) included under the travel accident insurance plan are payable in addition to any AD&D benefits on any other group or individual plan.

Any change in the amount of BTA coverage caused by a change in your compensation will not take effect unless and until you are at work.

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Benefit Summary

DXC's BTA plan offers protection on a worldwide basis, 24-hours a day while you are on business travel on behalf of the company. Some employees are covered by local policies due to country requirements, therefore, may receive the benefits that are applicable for that country.

The DXC Master BTA policy provides consistency in benefits across the global DXC population. Benefits provided by the Master policy are highlighted below.

Accidental Death & Dismemberment

The core component of the BTA plan is the AD&D benefit. The benefits payable under this portion of the Plan will be paid in addition to any other benefits payable through DXC. If more than one covered loss is sustained in any one covered accident, only one benefit, the largest to which you are entitled, will be paid.

The following schedule shows the benefit that will be paid for accidental loss occurring within 365 days of the covered accident, and which resulted from that accident:

Accidental Loss, and Loss of Use	Amount Payable
Loss	
Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of Speech and Hearing (both ears)	The Principal Sum
Loss of Speech or Hearing (both ears)	50% of Principal Sum
Loss of Hearing in one ear	25% of Principal Sum
Loss of One Hand	50% of the Principal Sum
Loss of One Foot	50% of the Principal Sum
Loss of Entire Sight of One Eye	50% of the Principal Sum
Loss of Thumb and Index Finger (same hand)	25% of the Principal Sum
Loss of Use	
Loss of Use of 4 limbs	150% of the Principal Sum
Loss of Use of 3 limbs	100% of the Principal Sum
Loss of Use of 2 limbs	100% of the Principal Sum
Loss of Use of 1 limb	50% of the Principal Sum

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Definitions

- **Loss:**
 - Loss of a hand or foot means actual severance through or above the wrist or ankle joint
 - Loss of sight means the total, permanent loss of sight of the eye
 - Loss of speech means total, permanent loss of speech
 - Loss of hearing means total and permanent loss of hearing
 - Loss of a thumb and index finger means actual severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand)
- **Severance:** means the complete separation and dismemberment of the part from the body.
- **Loss of Use:** means total paralysis of a limb or limbs which has continued for 12 consecutive months. This loss must be determined by the Insurer's competent medical authority to be permanent, complete and not reversible.
- **Limb:** means an arm or a leg.

Coma

If a covered person becomes comatose within 365-days following a covered accident, a monthly coma benefit will be payable if:

1. The coma is due to an injury suffered during the covered accident; and
2. The participant is in the coma for at least 31 consecutive days

The coma benefit is equal to 1% of the applicable Principal Sum, per month for the first 11 months the participant remains in a coma, following the initial 31-day period. At the end of the 11 months of payment, if the participant remains in a coma, a lump sum benefit equal to the Principal Sum will be payable under the business travel accident benefit, less the amount of the 11 months of benefit already received. A coma is determined by the insurance company's competent medical authority. The total amount paid for all benefits resulting from the covered loss will not exceed the Principal Sum.

Permanent & Total Disability

If you become permanently and totally disabled because of a covered injury, the Insurer will pay a permanent and total disability benefit provided you become permanently and totally disabled within 365 days of incurring the covered injury; and the permanent and total disability continues for twelve (12) months. The benefit payable equals the applicable Principal Sum, less any amount payable pursuant to the Limitations of Liability section below. For purposes of this benefit, *permanently and totally disabled* means that you are totally and continually disabled and cannot work, for any income, at any job that you are reasonably suited by education, training or experience to do. Permanent and total disability must be verified by a competent medical authority and must be expected to continue for the remainder of your life.

Carjacking

An additional benefit will be payable if you suffer an injury resulting in a covered loss, which is payable under the Loss, or Loss of Use benefit, as a direct result of an accident that occurs during a carjacking of a private passenger automobile that you were operating, getting into or

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out of, or riding in as a passenger. The benefit payable is 10% of the applicable Principal Sum benefit, up to a maximum of U.S. \$25,000. Verification of the carjacking must be made part of an official police report within 24 hours of the carjacking or as soon as reasonably possible or be certified in writing by the investigating officer(s) within 24 hours or as soon as reasonably possible, and such verification must be provided the Insurer. For purposes of this benefit, *Carjacking* means a person other than the insured taking unlawful possession of a private passenger automobile by means of force or threats against the person(s) who were rightfully occupying it.

Critical Burn

If you suffer an injury and receives a benefit under the Loss, or Loss of Use benefit of the policy, and you have received second degree or higher burns over 25% of your body; and you have undergone reconstructive surgery to treat the burned areas of the body; and the reconstructive surgery has taken place within 365 days of the occurrence of your injury, an additional benefit equal to the lesser of 10% of the applicable Principal Sum up to U.S. \$50,000 may be paid.

Day Care

If you suffer a covered loss of life, and have an eligible covered dependent child enrolled in an accredited childcare facility (as defined in the policy) or one who enrolls in such facility within 90 days from the date of loss and is under the age of 13, an additional benefit equal to the lesser of the actual cost of the child care or 10% of the applicable Principal Sum up to U.S. \$5,000 may be paid for four consecutive years.

Felonious Assault

An additional benefit will be payable if you have an injury, while on covered company business, resulting in a covered loss under the Loss, or Loss of Use benefit due to a violent or criminal act committed by someone other than you, a fellow employee, or a family/household member, while you are traveling on DXC business. The additional benefit payable is 25% of the applicable Principle Sum. The injury must be in connection with DXC normal business involving DXC funds or assets and can be on or off DXC premises. It applies only to the crimes or attempted crimes of robbery, theft, hold-up, or kidnapping.

Higher Education

If you suffer a covered loss of life, and have an eligible covered dependent child(ren), who on the date of the accident, is enrolled as a full-time student in an institution of higher learning or is at the 12th grade level and enrolls in an institution of higher learning within one year from the date of the accident, an additional benefit of 10% of applicable Principle Sum up to a maximum of U.S. \$25,000 per year may be paid for each such covered child for up to four (4) consecutive years.

Home Alteration & Vehicle Modification

An additional benefit will be payable if you suffer an injury resulting in a covered loss, which is payable under the Loss, or Loss of Use benefit. The Insurer will pay an additional benefit for home alterations and/or vehicle modifications, provided:

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- You are required to use a wheelchair to be ambulatory on a permanent basis; and
- The injury that caused the payment of the Loss, or Loss of Use benefit is the same injury that requires you to need the wheelchair.

The amount payable will be equal to:

- The one-time cost of alterations to your primary residence to make it wheelchair accessible and habitable; and
- The one-time cost of modifications necessary to your motor vehicle to make the vehicle accessible or drivable.

Benefits will not be payable unless:

- Alterations and/or modifications are made by a person or persons experienced in such alterations and/or modifications, and are recommended by a recognized organization providing support and assistance to wheelchair users; and
- Presentation of proof of payment is provided to the Insurer.

The maximum amount payable under all provisions of this benefit combined will be the lesser of 20% of the applicable Principal Sum or U.S. \$50,000.

Rehabilitation

If you suffer an injury resulting in a covered loss, which is payable under the Loss, or Loss of Use benefit, an additional benefit will be payable for the reasonable and customary expenses incurred for rehabilitation training as a result of the injury, in an amount equal to the lesser of:

- The actual expenses that are incurred within 2 years from the date of the accident for the rehabilitation training; or
- U.S. \$25,000; or
- 10% of the applicable Principal Sum.

Rehabilitation Training means a treatment program that:

- Is prescribed by a licensed physician acting within the scope of his/her license that is approved by the Insurer prior to the provision of services;
- Is required due to the insured's injury; and
- Prepares the insured for an occupation in which he or she would not have engaged except for the injury.

Reasonable and Customary Expenses means the common charges made by other healthcare providers in the same locality for the treatment furnished. If the common charges for a service cannot be determined due to the unusual nature of such service, the Insurer will determine the amount based upon:

- The complexity involved; and
- The degree of professional skill required; and
- Any other pertinent factors.

The Insurer reserves the right to make the final determination of what is reasonable and customary.

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Seat Belt

An additional benefit will be payable if you suffer an injury resulting in a covered loss, which is payable under the Accidental Death Benefit, and the injury that caused the accidental death directly resulted from an automobile accident. An additional benefit payable, which equals 10% of the applicable Principal Sum up to a maximum of U.S. \$50,000, if you were:

- Operating or riding as a passenger in any private passenger automobile designed for use primarily on public roads; and
- Wearing an original, equipped, factory-installed or manufacturer-authorized and unaltered seat belt, or lap and shoulder restraint at the time of the injury.

Verification of the insured's actual use of the seat belt or lap and shoulder restraints is required as follows:

- In the official law enforcement report of the accident, through certification by the investigating officers; or
- By other reasonable proof, acceptable to the Insurer.

An additional benefit equal to 10% of the applicable Principal Sum to a maximum of U.S. \$50,000, will be paid if you were driving a private passenger automobile with a manufacturer-equipped driver-side air bag or riding as a passenger in a private passenger automobile with a manufacturer-equipped passenger-side air bag, provided your seat belt or lap and shoulder restraint was properly fastened at the time of the accident. The proper functioning and/or deployment of the air bag must be certified in the official law enforcement report of the accident, through certification by the investigating officers or by other reasonable proof, acceptable to the Insurer.

A Seat Belt or Air Bag Benefit will not be payable if the driver of the automobile in which you were riding was either:

- Under the influence of alcohol;
 - A driver will be conclusively presumed to be under the influence of alcohol if the level of alcohol in his/her blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol or intoxicating liquor if operating a motor vehicle
 - An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the driver's intoxication.

or

- Under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.

Terrorism

An additional benefit will be payable if you have an injury resulting in a covered loss that was directly caused by an act of terrorism, while you are traveling on DXC business. The additional benefit payable is 10% of the applicable Principal Sum, up to a maximum of U.S. \$50,000. Act of Terrorism means any intentionally violent or forceful act of any person(s), acting on behalf of

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an organization or group, with the purpose of creating political turmoil or overthrowing any government.

Therapeutic Counseling

An additional benefit will be payable if you suffer an injury resulting in a covered loss, which is payable under the Loss, or Loss of Use benefit, and you require therapeutic counseling. The charges for such counseling will be reimbursed, provided:

- All terms and conditions of the policy are met; and
- Therapeutic counseling begins within 90 days of the covered accident; and
- Therapeutic counseling must be received within 1 year from the date of the covered loss.

Therapeutic Counseling means treatment or counseling provided by a licensed therapist or counselor who is registered or certified to provide psychological treatment or counseling. The maximum amount payable under this benefit is U.S. \$5,000 for any one covered accident.

Special Provisions

- Provisions Pertaining to Exposure and Disappearance:
 - If the conveyance in which you are riding disappears, is wrecked, or sinks, and you are not found within 365 days of the event, the Insurer will presume that you lost your life as a result of injury. If travel in such conveyance was covered under the terms of the policy, the Insurer will pay your benefit amount, subject to all policy terms.
 - If you are exposed to weather because of an accident and this results in a loss of life, the Insurer will pay your benefit amount, subject to all policy terms and conditions.
- Provisions Pertaining to War Risk:
 - The exclusion pertaining to War Risk (**see page 16**) is modified, and covered injuries directly resulting from war or any acts of war, whether declared or undeclared, are covered under this policy provided the war or act of war causing the injury does not occur within any of the states of the United States of America (including the District of Columbia) or the participant's country of residence.
 - War Risk Coverage is subject to an Aggregate Limit of Liability of U.S. \$15,000,000 per covered accident.
- Provisions Pertaining to Hijacking or Skyjacking:
 - The exclusion for war or any acts of war will not apply to covered injuries resulting from hijacking or skyjacking or any attempt at hijacking or skyjacking, while you are traveling on DXC business. Hijacking or Skyjacking means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or its crew, while you are riding as a passenger.
 - Coverage continues while you are:
 - Under the control of the hijackers or skyjackers; and
 - Then traveling directly to your home or original destination.

Out of Country Travel Medical Expense

The Out-of-Country Travel Medical Coverage benefit will apply to the following covered persons:

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- You when traveling outside your country of principal residence, while on approved company business, including personal deviations and side trips
- Your spouse and/or dependent child(ren) if:
 - They are accompanying you on an approved business trip; and
 - Their travel has been approved by DXC.

The Insurer will pay the reasonable and customary expenses incurred by the covered person for medically necessary medical services or treatments resulting from a covered accident or illness incurred while traveling on DXC business outside their country of principal residence. (Coverage includes personal deviations and side trips meeting the requirements described in Coverage **Period**, above). The Insurer will pay the Co-Insurance Rate up to the maximum benefit amount for the Medical Expense Benefit, subject to any Medical Expense Benefit Sub-limits as shown in the Out-of-Country Travel Medical Insurance Schedule, below. The Medical Expense Benefit Sub-limits are included within, and not in addition to, the Maximum Benefit Amount for the Medical Benefit Expense (i.e., the \$2,500 dental limit is not added to the \$300,000 overall limit).

Benefit	Maximum benefit per covered person per Covered Accident or Illness	Deductible per covered person per Covered Accident or Illness	Amount Covered by Plan
Medical Benefit Expense	U.S. \$300,000	U.S. \$0	100%
Medical Expense Benefit Sub-limits:			
Daily Hospital Room and Board	The average semi-private room rate per day	Subject to any overall deductible	100%
Daily Intensive Care	Two (2) times the average semi-private room rate per day	Subject to any overall deductible	100%
Dental	U.S. \$2,500 maximum	Subject to any overall deductible	100%
Pregnancy	The Maximum Benefit Amount in the Medical Expense Benefit	Subject to any overall deductible	100%

Coverage under this benefit is conditional upon the covered person or policyholder notifying Zurich or Zurich Travel Assist of the need for medical treatment within twenty-four (24) hours, or as soon as reasonably possible.

Zurich Travel Assist can be contacted at: 1.877.709.7503 from the U.S. or Canada; and collect at +1.647.288.2616 from anywhere else in the world. Zurich Travel Assist, in conjunction with the local attending physician, shall coordinate the most suitable medical care.

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Definitions

- *Illness* means a sickness or disease, which impairs the normal functions of the body and which first manifests itself during a covered trip.
- *Medically Necessary* means a medical service or treatment:
 - That is essential for the diagnosis, treatment, or care of the injury or illness for which it is prescribed or performed; and
 - Meets generally accepted standards of medical practice; and
 - Is ordered by a licensed medical provider acting within the scope of his/her practice.
- *Medical Practitioner* means a person who is:
 - A Doctor of Medicine, osteopathy or psychology, a chiropractor, optometrist, optician, professional counselor, psychologist, clinical social worker, podiatrist, physical therapist, chiropodist, clinical nurse specialist who renders mental health services, audiologist, speech pathologist, certified nurse midwife, marriage and family therapist or licensed acupuncturist or other legally qualified practitioner that the Insurer recognize; and
 - Licensed to practice in the jurisdiction where care is being given; and
 - Practicing within the scope of their license; and
 - Not related to the covered person by blood or marriage.
- *Principal Residence* means the legal domicile of the Covered Person
- *Reasonable and Customary* means the common charge made by other health care providers in the same locality for the treatment furnished. If the common charge for a service cannot be determined due to the unusual nature of such service, the Insurer will determine the amount based upon:
 - The complexity involved; and
 - The degree of professional skill required; and
 - Any other pertinent factors.

The Insurer or Zurich Travel Assist will make the final determination of what is reasonable and customary based on all the circumstances.

Enhanced Travel Assistance Benefits

Medical Guarantee (Hospital Admission/Emergency Medical)

If a covered person is injured or ill on a covered trip and incurs a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Insurer or Zurich Travel Assist will pay the actual expenses incurred for guarantee of payment to the hospital or the medical provider. The maximum amount that will be guaranteed is U.S. \$10,000.

Dispatch of a Physician or Specialist

If a covered person is injured or ill on a covered trip and, based on the information available, the Insurer or Zurich Travel Assist cannot adequately assess whether medical care can be provided in accordance with generally accepted medical standards comparable to those in modern, industrialized nations, and/or medical evacuation, medical repatriation or non-medical

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repatriation transportation and/or services are necessary, the Insurer or Zurich Travel Assist will arrange for, and cover the cost of, a physician's or specialist's travel to the covered person's location, as well as the medical services provided on location by such physician or specialist, to make the assessment. The Insurer or Zurich Travel Assist must pre-authorize such costs for this Dispatch of a Physician or Specialist Benefit to be payable.

Emergency Medical Evacuation

If a covered person is injured or ill on a covered trip and is being treated in a hospital, medical facility, clinic or by a medical provider which, based upon the Insurer or Zurich Travel Assist's evaluation, cannot provide medical care in accordance with generally accepted medical standards comparable to those in modern, industrialized nations, the Insurer or Zurich Travel Assist will arrange for, and cover the cost for, the transport of the covered person to the nearest hospital or medical facility which can provide such care. The Insurer or Zurich Travel Assist must be contacted prior to the transport and the Insurer or Zurich Travel Assist must pre-authorize the transport for this Emergency Medical Evacuation Benefit to be payable. No transport will be arranged for and/or covered without the prior recommendation of the attending physician. Based on all the circumstances, the Insurer or Zurich Travel Assist will determine the standard of care of a hospital or medical facility, clinic or medical provider for the limited purpose of determining the Insurer's liability.

Medical Repatriation

If a covered person is injured or ill on a covered trip and has sufficiently recovered to travel on a non-scheduled commercial air flight or a regularly scheduled air flight with special equipment and/or personnel with minimal risk to his or her health, the Insurer or Zurich Travel Assist will arrange for, and cover the cost for, the transport of the covered person to his or her principal residence, in such transportation. The Insurer or Zurich Travel Assist must be contacted prior to the transport and the Insurer or Zurich Travel Assist must pre-authorize the transport for this Medical Repatriation Benefit to be payable. No transport will be arranged for and/or covered without the prior recommendation of the attending physician. Based on all the circumstances, for the limited purpose of determining Insurer's liability, the Insurer or Zurich Travel Assist will determine the appropriateness of the scheduling and the mode of transportation as well as what special equipment and/or personnel are covered.

Non-Medical Repatriation

If a covered person is injured or ill on a covered trip and has sufficiently recovered to travel on a regularly scheduled economy class air flight without special equipment or personnel with minimal risk to his or her health, the Insurer or Zurich Travel Assist will arrange for, and cover the cost to change the travel date on the return air flight and/or for an upgrade in the seating, to his or her principal residence. The Insurer or Zurich Travel Assist must be contacted prior to the transport and the Insurer or Zurich Travel Assist must agree to the change in the travel date and/or upgrade for this Non-Medical Repatriation Benefit to be payable. No change or upgrade will be made without the prior recommendation of the attending physician.

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Security Evacuation

If, as a result of an event that takes place while a covered person is on a covered trip, the covered person requires extrication from a location in which he or she is traveling due to an imminent physical danger, the Insurer or Zurich Travel Assist will arrange for, and cover the cost for, the transport and related costs (including hotel/lodging, meals and, if necessary, physical protection for the covered person; but excluding personal comfort and convenience items) of the covered person to the nearest place of safety. The Insurer or Zurich Travel Assist must be contacted prior to the transport and the Insurer or Zurich Travel Assist must pre-authorize the transport for this Security Evacuation Benefit to be payable.

Where a security evacuation becomes impractical because of hostile or dangerous conditions, the Insurer or Zurich Travel Assist will make every effort to maintain contact with the covered person.

The Insurer or Zurich Travel Assist will also arrange for, and cover the cost for, the transport and related costs (including hotel/lodging, meals and, if necessary, physical protection for the covered person; but excluding personal comfort and convenience items) of the covered person within seven (7) days of the covered person's extrication from a location in which he or she was traveling due to an imminent physical danger back to the location in which the covered person was traveling, provided return is safe and permitted, or the covered person's principal residence. Based on all the circumstances, for the limited purpose of determining the Insurer's liability, the Insurer or Zurich Travel Assist will determine the necessity of the extrication, the feasibility of the extrication and the appropriateness of the scheduling, as well as what mode of transportation and special equipment and/or personnel are covered. The maximum amount the Insurer will pay for this Security Evacuation Benefit is U.S. \$250,000.

Repatriation of Mortal Remains

If a covered person dies while on a covered trip, the Insurer or Zurich Travel Assist will make arrangements and pay for the local preparation of the body for transport or cremation (not including the cost of cremation), travel clearances and authorizations, standard shipping container (not including urn or coffin) and transportation of the body or remains to its country of destination. The Insurer or Zurich Travel Assist must be contacted prior to the preparation and transportation of the body and the Insurer or Zurich Travel Assist must pre-authorize the services and transportation for this Return of Remains Benefit to be payable.

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Limitation of Liability

Benefits payable are subject to the following Limitations and Exclusions.

General Limitations:

Limitation	Provisions
Limitation on Multiple Covered Losses	If an insured suffers more than one loss as a result of the same accident, the Insurer will pay only one benefit, which will be the largest benefit.
Limitation on Multiple Benefits	If an insured can recover benefits under more than one of the following benefits as the result of the same accident, the most the Insurer will pay in total is the covered person's Principal Sum: <ul style="list-style-type: none"> ▪ Loss, and Loss of Use benefit ▪ Coma Benefit ▪ Permanent and Total Disability Benefit
Limitation on Multiple Hazards	If a covered participant suffers a covered loss that is covered under more than one hazard, the Insurer will pay one benefit – the largest benefit – unless there is a specific exception in the policy
Aggregate Limit of Liability	In no event will total benefits paid to all employees involved in any single covered air travel accident exceed U.S. \$15,000,000. In no event will total benefits paid to all employees involved in any single War Risk accident exceed U.S. \$15,000,000.

Aggregate Limit of Liability means the total benefits the Insurer will pay for a covered accident or covered accidents set forth in the policy. For purposes of the Aggregate Limit of Liability provision, covered accident or covered accidents will include a covered loss or covered losses arising out of a single event or related events or originating cause and includes a resulting covered loss or covered losses. If the total benefits under the Aggregate Limit of Liability is not enough to pay full benefits to each Insured, the Insurer will pay each one a reduced benefit based upon the proportion that the Aggregate Limit of Liability bears to the total benefits which would otherwise be paid.

Special Limitations Related to Air Travel

Air travel coverage is limited to a loss sustained during a trip, while the insured is a passenger, pilot, operator, member of the crew or cabin attendant, riding in or on, boarding or getting off:

- Any civilian aircraft with a current and valid normal, transport, or commuter type standard airworthiness certificate as defined by the Federal Aviation Administration or by its successor or by an equivalent certification from a foreign government.
 - This aircraft must be operated by a pilot with a current and valid Medical certificate, and a current Pilot certificate with a proper rating to pilot such aircraft.
- Any aircraft which is not subject to a certificate of airworthiness; whose design and customary and regular purpose is for transporting passengers; and which is operated by the

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Armed Forces of the United States of America or the Armed Forces of any foreign government.

Exclusions

The following exclusions also apply.

General Exclusions

There will be no benefit paid for loss, fatal or nonfatal, caused by or resulting from any one or more of the following:

- Intentionally self-inflicted injuries, suicide, or any attempt at intentionally self-inflicted injury
- War or act of war, declared or undeclared, in the United States and in any nation of which the covered person is a resident (see Provisions Pertaining to War Risk, above)
- Illness or disease, medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for accidental ingestion of contaminated foods
- Participation in the commission or attempted commission of a felony
- While engaged in the activities of active-duty service in the military service of any country or international organization. An accident that occurs while engaged in Reserve or National Guard training is not excluded until training extends beyond 31 days.
- Operating a motor vehicle while intoxicated.
 - You will be conclusively presumed to be intoxicated if the level of alcohol in your blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be intoxicated, when operating a motor vehicle.
 - An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of your intoxication.
- Being under the influence of any prescription drug, narcotic, or hallucinogen, unless such prescription drug, narcotic, or hallucinogen was prescribed by a physician and taken in accordance with the prescribed dosage.
- Travel or flight in any aircraft except to the extent stated in Limitation of Liability section, above, or Hazard Exclusions section, below.

Hazard Exclusions

Coverage is not provided:

- For an assignment by the company or relocation that exceeds three hundred sixty-five (365) days in duration. Note: If an assignment exceeds three hundred sixty-five (365) days in duration, the location of the assignment will be considered the place of permanent assignment, and the insured will then have coverage when traveling elsewhere on DXC business. The 365-day limitation does not apply if you are permanently assigned to a military base or military installation while traveling to, from, and within the legal boundaries of the military facility.
- If the insured is the pilot, operator, member of the crew or cabin attendant of any aircraft except those aircraft specified below.
- Unless the Insurer has previously consented in writing to the use, coverage is not provided for any loss, caused by, contributed to, resulting from riding in or on, boarding, or getting off:

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- Any aircraft other than those expressly stated in this coverage;
- Any aircraft owned or controlled by, or under lease to the company unless on file with the Insurer, and provided such aircraft: a) has a current and valid normal, transport, or commuter type standard airworthiness certificate as defined by the Federal Aviation Administration or its successor; b) is being operated with the Policyholder's consent; c) is not carrying persons for hire; and d) is being operated by a pilot with a current and valid medical certificate, and pilot certificate with a proper rating to pilot such aircraft.
- Any aircraft owned or controlled by, or under lease to an insured or a member of an insured's family or household;
- Any aircraft operated by the company except those indicated in C. above, including substitute aircraft or one of the company's employees including members of an employee's family or household; Any aircraft engaged in a specialized aviation activity (an aircraft while it is being used for hang gliding, parachuting, or skydiving);
- Any conveyance used for tests or experimental purposes, or in a race or speed test.



Travel Inconvenience Insurance

The DXC business travel coverage through Zurich includes several travel inconvenience benefits to help with events that may disrupt your business travel.

Coverage

The same coverage terms apply as the general DXC Business Travel Accident insurance, above. See **page 3**.

Travel Inconvenience Benefits

The following benefits are covered under a separate policy.

Benefits Summary

Covered events and payable benefits are summarized in the following table:

Benefits	Maximum Covered Amount per covered person/ Deductible per Insured
Pre-Departure Trip Cancellation Benefit	Up to 100% of Trip Cost to a maximum of \$10,000
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$10,000
Travel Delay Benefit	\$750 (subject to \$250 per day)
Baggage and Personal Effects Benefit Per Item Limit Deductible	\$5,000 \$3,000 per item \$0 per occurrence
Baggage Delay Benefit Per Day Limit	\$1,000 \$200
Missed Connections for Air Only Benefit	\$250
Emergency Evacuation and Repatriation 1) Applies only to Hospitalized Bedside visits for one person due to sickness or a covered injury or an insured during the covered trip; and/or 2) One-way economy class air fare to the insured's home including escort expenses if the insured is 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s).	\$10,000

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Pre-Departure Trip Cancellation

A reimbursement will be payable to you, if prevented from taking a covered trip due to you, or your family member's sickness, covered injury, or death; for the amount of payments and deposits that you paid for a covered trip (reimbursement of payments and deposits is limited to the published cancellation penalties that was subject to at the time of the cancellation of a covered trip); up to the corresponding maximum covered amount shown in the schedule above. You will be reimbursed, only if the sickness, covered injury, or death, occurs before departure of your covered trip. Any sickness or covered Injury must: (i) require the examination and treatment by a physician, in person, at the time of the cancellation of a covered trip; and (ii) in the written opinion of the treating physician, be so disabling as to prevent you from taking a covered trip; or in the case of your non-traveling family member, be life threatening, or so severe as to require your care.

Post-Departure Trip Interruption

A reimbursement will be payable to you, if: a. your arrival on a covered trip is delayed beyond the scheduled date of departure due to the you, or your family member's sickness, covered injury, or death; or b. you are unable to continue a covered trip after you've departed on a covered trip due to sickness, covered Injury, or death. You will be reimbursed, only if the sickness, covered Injury or death commences while on a covered trip. Any sickness or covered Injury must: (i) require the examination and treatment by a physician, in person, at the time of an interruption or delay of a covered trip; and (ii) in the written opinion of the treating physician, be so disabling as to delay your arrival on a covered trip or to prevent you from continuing a covered trip; or in the case of your non-traveling family member, be life threatening, or so severe as to require your care. A reimbursement will be payable to you for the following covered expenses, less any refund paid or payable, for unused travel arrangements if you delay a covered trip, interrupt a covered trip, or interrupts and returns during the original travel dates for your covered trip, the unused portion of the amount of payments and deposits that you paid for your accommodations, plus one of the following:

1. the additional transportation expenses by the most direct route from the point where you interrupted your covered trip to: (i) the next scheduled destination where you can catch up to your covered trip; or (ii) to the destination of your covered trip; **or**
2. the additional transportation expenses incurred by you by the most direct route to reach the next scheduled destination where you can catch up to your covered trip if you are delayed and leaves after the scheduled date of departure.

The benefit payable under (1) or (2) above will not exceed the cost of a one-way economy air fare or the equivalent class of your original tickets by the most direct route less any refund paid or payable for your unused original tickets.

Travel Delay

A reimbursement will be payable to you, if your covered trip is delayed for four consecutive hours or more, for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while your delayed, up to the corresponding maximum covered amount shown in the schedule above. We will not reimburse benefits for

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expenses incurred after travel becomes possible to continue on your covered trip. any travel delay must be caused by or result from one or more of the following:

- a. Common carrier delay
- b. Loss or theft of the Insured's passport(s), travel documents or money
- c. Quarantine
- d. Hijacking
- e. Natural disaster
- f. Adverse weather conditions
- g. Documented traffic accident while you are en route to your departure
- h. Unannounced strike
- i. Civil disorder
- j. Road closures by government authorities.

When presenting a claim, you must include a written confirmation from the common carrier whose delay resulted in the loss. The confirmation should include the reasons for the delay, scheduled departure and return times and actual departure and return times. You must also provide receipts for the expenses for which you're seeking reimbursement.

Baggage and Personal Effects

A reimbursement will be payable to you, less any amount paid or payable from any other valid and collectible Insurance or indemnity, for direct loss, theft, damage or destruction of your baggage during your covered trip, up to the corresponding maximum covered amount shown in the schedule above. You will be reimbursed for the cost to reissue your passports or visas if they are lost, stolen, damaged or destroyed during your covered trip. You can also be reimbursed for loss due to unauthorized use of your credit cards that are not forgiven or otherwise waived by the applicable credit card companies, if you complied with all of the credit card conditions imposed by the credit card companies. The maximum amount the carrier will reimburse for any one item is limited to the per item limit shown in the schedule above.

Valuation and payment of loss. Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon the actual cash value or replacement cost basis, whichever is less. At the carrier's option, they may elect to repair or replace your baggage. The carrier may take all or part of a damaged baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, the carrier at their discretion will: (i) repair or replace any part to restore the pair or set to its value before the loss; or (ii) pay the difference between the value of the property before and after the loss.

Continuation of coverage. If the covered baggage, passports, or visas are in the custody of a common carrier, and delivery is delayed, this coverage will continue until the property is delivered to you. This continuation of coverage does not include loss caused by or resulting from the delay.

Your duties in the event of a loss. In the event of loss, theft or damage to Baggage and Personal Effects, you must: (i) immediately report the incident to the hotel manager, tour guide or representative, transportation official, local police, or other local authorities and obtain their written report of your loss; and (ii) take reasonable steps to protect your baggage from further

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damage, and make necessary, reasonable, and temporary repairs. You will be reimbursed for these expenses, but the carrier will not pay for further damage if you fail to protect your baggage. In case of loss, theft, or damage to the Insured's laptop, cell phone or other professional equipment, you must report the incident to the airline, airport, local police or other such local authorities and obtain their written report of your loss.

Baggage Delay

A reimbursement will be payable to you if your baggage is delayed or misdirected for 12 hours or more. You will be reimbursed for: (i) the cost of reasonable additional clothing and personal articles purchased or rented by you during the covered trip, and (ii) the expenses incurred during your covered trip to expedite the return of your delayed or misdirected baggage; up to the corresponding maximum covered amount shown in the schedule above. Coverage for Baggage Delay Benefits terminates upon your arrival at the return destination of your covered trip.

Missed Connections For Air Only

A reimbursement will be payable to you if you Missed Connections for Air Only, for reasonable additional lodging arrangements, meal expenses, and the unused portion of your travel arrangements, up to the corresponding maximum covered amount per Insured shown in the schedule above. If you miss your air connection as the result of a documented traffic accident while you are en route to your destination, the cancellation of, or the delay of three hours or more of all regularly scheduled departure times due to mechanical breakdown of the common carrier or due to adverse weather conditions.

This coverage is secondary and excess to any available indemnity. The common carrier must certify the delay of the regularly scheduled airline flight.

Limitation of Liability

Coverage is not provided for:

- Suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO)
- Mental, nervous, or psychological disorders
- Being under the influence of drugs or intoxicants, unless prescribed by a Physician
- Normal Pregnancy, resulting childbirth, and elective abortion (this exclusion does not apply to Pre-Departure Trip Cancellation Benefit)
- Participation as a professional in athletics while on a Covered Trip
- Service in the armed forces of any country
- Nuclear reaction, radiation or radioactive contamination
- Operating or learning to operate any aircraft, as pilot or crew
- The Insured's commission of or attempt to commit a felony
- Failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services
- Epidemic or Pandemic (does not apply to the Emergency Evacuation and Repatriation Benefit)
- A loss or damage caused by detention, confiscation or destruction by customs

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- Medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment
- Financial insolvency of the person, organization or agency that solicited this coverage for the Insured, or financial insolvency of the person, organization or agency that helped the Insured book his/her arrangements for travel with a third party, or financial insolvency for which a petition for bankruptcy was filed by a travel supplier, before the effective date for Pre-Departure Trip Cancellation Benefit. There is no coverage for financial insolvency due to fraud or negligent misrepresentation by the supplier of travel services
- Bankruptcy, financial insolvency, default or failure to supply services by a travel supplier

In addition, coverage for damage or loss involving any of the following items is excluded under to the Baggage and Personal Effects Benefit:

- Animals
- Property used in trade, business or for the production of income; household furniture; musical instruments; brittle or fragile articles; jewelry; or if the loss results from the use thereof, sporting equipment
- Boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances (except wheelchairs) or equipment, or parts for such conveyances
- Artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses
- Documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket
- Money, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards, except as otherwise specifically included elsewhere in the policy
- Property shipped as freight or shipped prior to the scheduled date of departure
- Contraband

The following additional exclusions apply to Baggage and Personal Effects claims arising from:

- Defective materials or craftsmanship;
- Normal wear and tear, gradual deterioration, inherent vice;
- Rodents, animals, insects or vermin;
- Electrical current, including electric arcing that damages or destroys electrical devices or appliances;
- Mysterious disappearance; or
- Confiscation by airport personnel

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Travel Assistance – Zurich Travel Assist

Zurich Travel Assist provides support in the event of a medical emergency or need for assistance while on business travel. They employ trained multilingual emergency-response professionals and medical professional who can assist you in an urgent or emergency situation while traveling. They are wholly-owned by Zurich, DXC's BTA provider. Zurich Travel Assist will not provide service if any local, state, country or international law prohibits the provision of the transportation or services provided for under this program.

Please see the Zurich Travel Assist summary, to include a travel ID card, [here](#). Zurich Travel Assist will coordinate insured responses and can offer services that may be at an out-of-pocket cost. If a service would not be covered by the insurance component of the program, the operator will inform you to ensure there is a clear understanding of any costs you might incur. Zurich Travel Assist can perform the services listed below.

Medical Assistance

- **Emergency Medical Referrals** – Zurich Travel Assist will provide the name, address, and telephone number for appropriate medical care facilities if you have an urgent medical need.
- **Medical Monitoring** – the multilingual staff will establish contact with the local attending physician and assist with arranging appropriate care. Monitoring will continue until the situation is resolved.
- **Medical Evacuation** – in the event a local medical facility cannot provide adequate care, Zurich Travel Assist will arrange and cover the cost of transportation to the nearest medical facility that can provide such care.
- **Medical Repatriation** – after a traveler has sufficiently recovered from an illness/injury and can fly in a non-scheduled commercial air flight or regularly scheduled air flight with special equipment and/or personnel, Zurich Travel Assist will arrange and cover the cost of your transportation to your principal residence or the country of your assignment.
- **Non-Medical Repatriation** – once you have sufficiently recovered to travel in a regularly scheduled economy class flight, Zurich Travel Assist will pay for the increase in cost to change the travel date and/or upgrade in the seating at their discretion.
- **Security Evacuation** – if you require extraction due to imminent physical danger resulting from a political event, criminal act, or natural disaster, Zurich Travel Assist can arrange and cover the cost of transport, accommodation, meals, and security necessary for conveying you to the nearest place of safety.
- **Repatriation of Remains** – in the unfortunate case a traveling employee dies on business travel, Zurich Travel Assist will provide for the local preparation of the mortal remains to return for burial, including travel clearances, authorizations, and a standard shipping container to its country of destination.
- **Hospital Admissions and Medical Payments** – if there are any difficulties making payment arrangements for admission to a hospital or medical provider, Zurich Travel Assist will facilitate admission.

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- Prescription Assistance – in the event you have forgotten your medication, Zurich Travel Assist can help arrange for a refill and will help highlight any local requirements and will arrange delivery, where permitted by law.
- Visit to Hospital – if you are expected to be hospitalized for more than seven days and request to have a friend or family member at your bedside, Zurich Travel Assist will arrange and cover the cost of economy round-trip transportation for one.
- Return of Child – if your child under the age of 19 is left unattended as a result of an illness or injury, Zurich Travel Assist will arrange and cover the cost of economy transportation for their travel home. An attendant will be provided for a child who cannot travel alone.
- Return of Companion – if your traveling companion must forfeit or change reservations for airline tickets as a result of your illness or injury, Zurich Travel Assist will pay the lesser of the change fee or for one-way economy transportation.
- Direct Medical Payment -- secure direct payment of insurance to medical care providers
- Advisory Medical – will bring a medical physician on the phone line to advise, if necessary
- Transport Arrangement – will arrange ground transport or medical evacuation (and repatriation of remains), if necessary

Information Assistance

- Passport and Visa Information – Zurich Travel Assist can inform you of visa and passport requirements for any destination and assist you in obtaining necessary documentation.
- Weather, Cultural, and Exchange Information – Zurich Travel Assist can provide you with the latest weather forecasts for major cities, inform you about important cultural events around the world and advise you on daily exchange rates for world currencies.
- Inoculation and Immunization – Zurich Travel Assist provides current information, obtained from the Centers for Disease Control and U.S. Department of State, Bureau of Consular Affairs, regarding inoculation and immunization requirements around the world

Personal Assistance

- Lost Baggage Services – Zurich Travel Assist will advise you and provide message service to assist you in locating lost luggage.
- Translation and Interpretation – Zurich Travel Assist's staff of multilingual assistance coordinators can help you with foreign language problems over the telephone or provide the name, address, and telephone number of local translation services.
- Emergency Messaging – Zurich Travel Assist can send or receive emergency messages on your behalf.
- Emergency Ticket Replacement – If your travel tickets are lost or stolen, Zurich Travel Assist will help you obtain new tickets through the appropriate carrier.
- Lost Document Replacement – Zurich Travel Assist will assist you in locating lost documents and other personal items by contacting hotels, airlines, and government authorities.

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- Emergency Advance of Funds – Upon your request, Zurich Travel Assist will provide funds with a satisfactory guarantee of reimbursement. They will debit your card and arrange for you to obtain the funds in local currency.

Legal Assistance

- Legal Referral – Zurich Travel Assist can assist you in locating a lawyer in the area in which you are traveling. Where possible, the referred lawyer will be able to speak your language.
- Advance of Bail – Zurich Travel assist will facilitate bail with satisfactory guarantee of reimbursement from you. They will debit your credit card and arrange for you to obtain funds, where permitted by law.

Security Assistance

If you are the victim of a crime, find yourself amidst a natural disaster or political unrest, or experience any other security threat, please contact the DXC Response Operations Center (DROC) at 1.443.569.0886 (call collect).

Zurich Travel Assist also has resources you may find helpful:

- Global Database – receive online access to location-specific intelligence, including active and archives alerts, city and country intelligence and interactive maps.
- Travel Advisories – Zurich Travel Assist can inform you of the latest available travel advisories, including crime alerts and areas of instability, for countries worldwide.
- Direct Contact – dial Zurich travel Assist's security crisis center 24/7/365 to get the latest updates and/or to ask how Zurich Travel Assist can best prepare you in the event you need to be evacuated for security reasons.

**While Zurich Travel Assist will coordinate these services, the cost for some of the services may be the responsibility of the traveler. See the Coverage Summary for insured benefits from the Master policy, review the policy under which you are covered for additional information, or contact HRConnect.*

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How to File a Claim

Travel Related Incidents In Progress

Please contact Zurich Travel Assist. In the US/Canada, call **1.877.709.7503** and from anywhere else in the world, call **+1.647.288.2616** (this is a reverse/"collect call" number). Zurich Travel Assist will capture the information needed for claim adjudication.

Claims for Travel Inconvenience Benefits

To file a travel inconvenience related claim, contact Zurich American Life Insurance for a claim form:

In the U.S. & Canada: call 1.866.841.4771

Elsewhere in the world: send an email to: usz_carecenter@zurichna.com

Claims can be submitted via email to usz_carecenter@zurichna.com, or sent to:

Zurich American Insurance Company
 P.O. Box 968041
 Schaumburg, IL60196-8041

Claims for Business Travel Accident Benefits

For reimbursement claims, meaning the travel-related incident has already occurred and/or Zurich Travel Assist was not involved in response coordination, first determine the policy applicable to the country in which you legally reside:

Legal Residence	Applicable Policy
European Union	Freedom of Services (FOS) Policy
One of the following countries: <ul style="list-style-type: none"> • Australia • Brazil • China • India • Indonesia • Malaysia • Mexico • Philippines • Singapore • Switzerland • UAE • United Kingdom • Vietnam 	Your country has a local policy, and is listed below
All other locations	U.S. Global Master Policy

Please reach out to the contact for your applicable policy listed below, and provide a description of your situation and a request for the appropriate claim form and/or next steps.

U.S. Global Master (Policy GTU 0207327)

Email claims to: USZ_DBL_Claims_Intake@zurichna.com

Kathy Kelsh | Kathy.Kelsch@zurichna.com | T: +1.201.209.4726 | F: +1.866.255.2962

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Freedom of Services Countries (Policy 107925752)

This Freedom of Services policy covers all reported European Union countries.

Email claims to: claimnotificationfos@zurich.com | +34 (0) 68 224 91 33

Australia (Policy 31 2237105 GCT)

Needa Manosin | Manager

+61 2 8256 1725 | Needa.manosin@csnet.com.au

Brazil (Policy 01699186433)

Marisa Ferreira | marisa.ferreira@br.zurich.com

Cesar Galhota | cesar.galhota@zurich.com

China (Policy GTA0000010SR)

Ping An Insurance Company of China

Jessie Yao | T: +86 400 886 6338

Email claims to: yaojia566@pingan.com.cn |

India (Policy Number Based on Entity and on Local Certificate)

Email claims to: icicilombard@falck.com

1800 102 5721 (Accessible in India – Mon.-Fri. 0900-1800)

+1.844.871.1200 (From USA and Canada – 24 Hour Helpline)

+91 124 4006674 (From Rest of the World – 24 Hour Helpline)

Indonesia (Policy ZI ZCT New / Contract ID# LA54978C)

Asti.meitafani@zurich.co.id | T: +62 21.2500 501 ext. 6890 | F: +62 21.2500 502

Malaysia (Policy 011900040838-00)

Call Center: 1.300.888.622 | T: +603.2109 6000 | F: +603.2109 6888

Nurlis Aziz | nurlis.aziz@zurich.com.my

Marhazida Daud | marhazida.daud@zurich.com.my

Mexico (Policy 00110397274)

(Same as US Master)

Email claims to: USZ_DBL_Claims_Intake@zurichna.com

Kathy Kelsch | Kathy.Kelsch@zurichna.com

T: +1.201.209.4726 | F: 866.255.2962

Philippines (Policy RP-PA-1909 169 1838)

Beth Villamil | bethvillamil@fpgins.com | pvilla@fpgins.com

T: +632 859 1200, 944 1300 | F: 632 811 5108

Singapore (Policy TTT8000642SN (BRK))

Clara Tan | Claims Department

T: +65 6236 2474 | clara.tan@zurich.com

Main: +65 6236 2210 | F: +65 6327 9820

Switzerland (Policy 15.893.117)

Email claims to: businesstravel@zurich.ch

Jackie Locher | jackie.locher@zurich.ch

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UAE (Policy P/101/3/2019/FN/PA/10286)

Simi Edwin | Accident Department
Direct: +971 2 611 9804 | simi@alaininsurance.com
Board: +971 2 611 9999 | F: +971 2 445 6685
T: 02-6119999 | F: 02-4456685

United Kingdom (Policy 7118485)

Email claims to: A&hclaims@uk.zurich.com
+ 44 (0) 800 0260 184 – Option 3
+44 (0) 1489 868 888 general assistance

Vietnam (Policy TCT.D06.PA.19.HD507)

Emergency Call Number: +84 24 3934 0666 or +84 24 3826 2614

Mr. Doan Quang Hai

T: +84 24 3934 3234 / +84 24 7301 2065 | doanquanghai@baoviet.com.vn



About DROC

The **DXC Response Operations Center (DROC)** is a critical resource for you as an employee, especially when you're traveling on company business. For your convenience, we've included an overview of DROC. For the most current information, visit: [DROC 5 Facts](#) on MyDXC.

1. What is DROC?

At DXC, our people's health, safety, security and well-being are paramount. The DROC hotline is available to DXC colleagues 24x365 for reporting and obtaining assistance with urgent matters concerning our people, physical and data assets, and reputation.

Call DROC at +1.443.569.0886 for assistance in all major languages.

Collect calls are accepted.

For ease of calling, we have created local numbers for several countries, with additional local numbers to be provided when available.

Country	Local Number
Australia	+61 2 7908 7190
Brazil	+55 114 700 7731
Bulgaria	+359 2 907 3792
Denmark	+45 43 32 63 83
France	+33 9 75 18 10 41
Germany	+49 7031 9869952
India	+91 1171279945
Japan	+81 120 005 742
Malaysia	+60 3 4065 2664
Philippines	+63 285401361
Poland	+48 22 104 32 43
Singapore	+65 6994 2386
Slovakia	+421 2327 845 84
Spain	+34 919 01 92 34
Ukraine	+380 44 481 2999
United Kingdom	+44 207 365 7355

Note: For urgent life-safety or security concerns, call your local emergency service first -- like 911, 999, 112, or other country emergency service number -- and then inform DROC as appropriate.

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2. When Should I Call DROC?

Call DROC to report and obtain assistance with urgent matters regarding our:

- **People** – employee safety/security, mental health concerns/assistance, terrorism or crime related matters affecting DXC people, traveler medical assistance, injury, or illness including urgent COVID-19 related matters.
- **Assets** – fire, smoke, explosion, outage, theft or missing items in a DXC facility; misuse, theft or a missing DXC asset anywhere.
- **Reputation**– any urgent concern that could impact DXC customers or operations, and therefore our reputation, such as an outage or system malfunction.
- **Cyber** - urgent matters relating to cyber incidents or information security; for example ransomware, hacking, business email compromise.

3. What Happens When I Call DROC?

When you call DROC, a third-party response coordinator:

1. Answers the call in English and introduces an interpreter if needed.
2. Records and shares your work email, phone number, employee ID, location and concern with **DXC Global Asset Protection (GAP)** team members.
3. As required, transfers and introduces you to the GAP team member for assistance. The GAP team member/s will triage to concerned regional or global stakeholders who can then assist, advise and support you.

4. When Should I Contact Other DXC Security Resources?

Depending on the nature of the security issue or incident, you may need to contact resources other than DROC. The following provides a guideline:

- To report a **suspicious email**, use the Report A Phish feature in Outlook. More information is available on the [OneSecureDXC](#) page.
- **Lost/stolen DXC devices** should be reported online at the appropriate DXC portal
 - [Report a lost or stolen DXC-issued PC](#)
 - [Report a lost or stolen DXC mobile device](#)
- For a **cyber security-related incident**, please email sircc@dxc.com (or call the DROC line and select the appropriate option to be routed to the 24x7 DXC Security Incident Response Control Center (SIRCC)).
- For **urgent life-safety or security** concerns, call your local emergency service first – (for example, 112 in the EU, or 911 in North America) or other country emergency services numbers -- and then inform DROC.
- For **non-urgent security, safety, crisis** or any other Global Asset Protection Related matters, email assetprotection@dxc.com.

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- To report ethics and compliance concerns, use [OpenLine](#) or SpeakUp@dxc.com.

5. What If I'm Uncertain Whom to Contact?

When in doubt, call DROC at **+1.443.569.0886 (collect calls accepted)**. Your call will be triaged and you will be directed to the appropriate DXC resource for assistance.

Please record the DROC number for easy access via Outlook and/or your mobile phone.

BTA Frequently Asked Questions

Q: Why provide a global travel insurance program?

A: It is incumbent upon DXC as an organization to provide comprehensive travel insurance coverage and travel services to those colleagues who travel on behalf of the company. By aligning coverage for all business travelers with a single global insurance company, Zurich, we can ensure all our employees have automatic and adequate coverage for themselves and for approved family members who accompany them when traveling on DXC business -- even to high-risk locations. Additionally, this will provide consistent coverage, a globally visa-compliant solution, reduced administration, as well as simplification and improvement of the employee experience.

Q: Who is eligible for Business Travel Accident Insurance?

A: All employees traveling on behalf of DXC are eligible for coverage; no enrollment is required. Family members who have been approved to accompany an employee on a business trip are also covered. Travel starts once an individual departs their home or work (whichever is last) and ends upon return to the home or the office (whichever occurs first). Covered Classes are as follows:

- **Class 1** – All regular and temporary full-time, and regular and temporary part-time employees of the policyholder who are not covered under any other locally issued policy
- **Class 2** – All non-employee Directors of the policyholder
- **Class 3** – Newly hired employees of the policyholder who, prior to actual commencement of employment with the policyholder, are required to relocate as a condition of employment, provided expenses for such relocation are being reimbursed by the policyholder; and newly hired employees who are required to attend meetings held by the policyholder prior to their actual starting date.
- **Class 4** – All casual employees of the policyholder (except those represented by a collective bargaining agreement that does not include this coverage) who are: (1) citizens of the United States or (2) citizens of any other country who are listed on the United States payroll
- **Class 5** -- All Employees of the Policyholder who are on a long-term international assignment at the direction of the Policyholder (expatriates). Please note: these employees are also covered under Class 1. Coverage under this Class does not replace coverage under Class 1 but is in addition to the benefits available under Class 1. Class 5 was added to extend Travel Assistance benefits to expatriate employees while they are at their country of assignment.

Q: Are all DXC employees covered by the same policy?

A: All DXC employees are covered by the U.S. Master policy. Coverage may also exist through local policies (listed below). These local policies may have additional benefits that are customary to the specific country. For further information, please refer to the documents stored

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on the DXC intranet page: **Business Travel Insurance & Medical Assistance** or contact **HRConnect**.

- Australia/New Zealand
- Brazil
- China
- Freedom of Services (covers European Union exposure)
- India
- Indonesia
- Malaysia
- Mexico
- Philippines
- Singapore
- Switzerland
- United Arab Emirates
- United Kingdom
- Vietnam

Q: Does this insurance cover business travel within my home country?

A: Yes; while some benefits (e.g., Out of Country Medical, Security Evacuation, etc.) are not applicable for domestic business travel, the AD&D, and travel inconvenience benefits are applicable for both domestic and international business travel. The Repatriation benefits and the Medical Evacuation benefit requires business travel 100 miles from the primary place of residence.

Q: If I am going on an international assignment, am I covered by this program?

A: Yes, in part. International business travel is covered by the policy. Should the business trip exceed 365 days, the destination country will be considered the place of permanent assignment and travelers will then be considered headcount of that country. They would then be covered on business travel within that country and international business travel outside that country. They are also eligible for evacuation to their home country in the event of a security emergency.

Q: Is damage, theft, or loss of personal property or luggage covered?

A: Yes; please refer to the Travel Inconvenience Benefits section. There may be additional coverage through local policies based on local market standard benefits (please contact **HRConnect**).

Q: Are there travel inconvenience benefits (e.g. travel cancelation, travel delay)?

A: Yes; please refer to the Travel Inconvenience Benefits section. There may be additional coverage through local policies based on local market standard benefits (please contact **HRConnect**).

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Q: What should I do if I'm the victim of a crime?

A: If you are the victim of a crime:

- o If you are injured, seek immediate medical attention and contact Zurich Travel Assist to ensure medical support; **and**
- o Contact local law enforcement; **and**
- o Contact the DXC Response Operations Center at +1.443.569.0886 (call collect) as soon as possible. They can coordinate all DXC resources to help you, including those available through Zurich.

If for any reason you are not comfortable contacting local law enforcement, the DXC Response Operations Center can contact local authorities on your behalf.

Q: What should I do if I experience a safety threat?

A: If you are unsafe due to a natural disaster, political unrest, or other threat, please contact the **DXC Response Operations Center at +1.443.569.0886 (call collect)**. They can coordinate all DXC resources to help you, including those available through Zurich.

Q: What do I do in a medical emergency?

A: In a medical emergency, seek medical care immediately! Call Zurich Travel Assist as soon as possible so they can help coordinate an appropriate response. Please allow Zurich Travel Assist to inform DXC Direct Response Operations of your emergency so the company can provide further assistance.

More details on potential medical services they can coordinate are included in the 'Travel Assistance' section, above.

Zurich Travel Assist can be reached from within US/Canada at 1.877.709.7503 and from anywhere else in the world at +1.647.288.2616 (this is a reverse/'collect call' number). Zurich Travel Assist is available 24 hours a day, 7 days a week, and 365 days a year. **When in doubt, call Zurich Travel Assist.**

Q: Where can I seek medical care?

A: You can seek urgent or emergency medical care at any medical facility where you are located. Zurich Travel Assist can provide a referral to a preferred facility to treat your condition. Also, if you are in a critical situation, they will monitor your case.

Q: Does the BTA provide medical coverage on domestic business travel?

A: No; medical care coverage is not covered on domestic business travel because it's presumed that your standard medical insurance would apply.

Q: Does my personal health insurance apply when I travel internationally on business?

A: There is no integration with local insurance coverage, so some duplication may occur. The Business Travel Insurance provides an emergency medical expense benefit only when traveling outside your country of permanent residence and does not cover routine care.

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Q: Does Zurich Travel Assist have a website?

A: Yes; www.zurichtravelassist.com. First time users will need to complete a form to register. The policy number for the **Master policy is GTU0207327** (there can be no spaces on the entry).

Q: Does Zurich Travel Assist have a mobile application?

A: Yes. Navigate to your app store and download the “TravelKit App”. You can log into the TravelKit App using your Zurich Travel Assist username and password based on the registration on the Zurich Travel Assist website, as per above.

The TravelKit App is designed to prepare and assist travelers and includes itinerary, country information, destination risk ratings, and security intelligence features. Additionally, there is functionality that allows travelers to subscribe to, and receive, pushed alert notifications. The real-time country alerts will be issued based on your entered itinerary. A very important feature is the ‘emergency’ button – travelers can select the button and confirm a call should be made to the assistance provider.

Q: How do I obtain an Insurance Certificate for travel visa purposes?

A: Most visa requirements can utilize the Visa Letter Template that has been created based on Master policy coverage (available on DXC **Business Travel Insurance & Medical Assistance**). Some countries may require confirmation of local insurance, and visa letters would require local carrier involvement. If you experience any issues with the templates, please contact **HRConnect**.

Q: How do I file a claim?

A: For any travel-related incident requiring assistance, call Zurich Travel Assist. They will gather pertinent information and coordinate responses, which may include paying for medical services directly to the medical facilities.

To file a reimbursement claim, please reference the instructions listed above.

If you are employed by a DXC company based in a European Union country, you are covered by the Freedom of Services policy. If your country of domicile is not listed, please utilize the claim details for the U.S. Master policy.

All information on the Business Travel Accident Program can be found on the DXC intranet page Business Travel Insurance & Medical Assistance. You may also find general travel information and travel intelligence on zurichtravelassist.com or the Travel Kit mobile application.

If you have questions, please contact HRConnect.

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