

Adobe Inc. Business Travel Program

Adobe Inc. is providing Business Travel coverage to All regular employees and all interns of the Participating Organization, All Guests* of the Participating Organization participating in trips scheduled and sponsored by the Participating Organization, (*Guests means individuals invited and authorized to participate in a Covered Activity that is under the control of the Participating Organization), All paid temporary employees of the Participating Organization under contract in APAC and EMEA, All Pilots and Crew Members of the Participating Organization who are in Active Service while traveling on behalf of Adobe Inc. Below is a brief overview of the benefits being offered and contact information in the event of an accident or injury. If you have additional questions, please contact your Benefits Administrator.

Accidental Death & Dismemberment Benefits

If, within 365 days of a covered accident, injury results in any one of the losses shown to the right, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Additional Benefits

- Carjacking, Coma, Home Alteration or Vehicle Modification, Bereavement & Trauma, Rehabilitation Benefit, Seatbelt and Airbag Benefit, Family/Emergency Reunion, Baggage Delay, Child Care Center, Cosmetic Disfigurement from Burns, Lost Baggage, Security Evacuation, War Risk

Principal Sum

- Employee - 3x Salary up to \$1,000,000 (Business Travel including Limited Personal Deviation, Bomb Scare, Search and Explosion, Felonious Assault on Premise, Owned, Leased or Controlled Aircraft)
- Spouse or Domestic Partner - \$100,000 (Business Travel including Limited Personal Deviation, Owned, Leased or Controlled Aircraft)
- Dependent - \$50,000 (Business Travel including Limited Personal Deviation, Owned, Leased or Controlled Aircraft)

Aggregate Limit: \$10,000,000 per Covered Accident

Emergency Medical Benefits

Benefit Maximum: Up to \$10,000

Emergency Medical Evacuation

Benefit Maximum per Day: Up to 100% of Covered Expenses

Repatriation of Remains

Benefit Maximum: Up to 100% of Covered Expenses

Covered Loss	Benefit Amount
Life; Speech and Hearing; Speech or Hearing and Hand, Foot, or Sight of One Eye; Hands; Feet; Sight; any two of Hand, Foot, or Sight of One Eye; Quadriplegia	100% of Principal Sum
Paraplegia	75% of Principal Sum
Hand; Foot; Sight of One Eye; Speech; Hearing; Hemiplegia	75% of Principal Sum
Thumb & Index Finger of the Same Hand; Uniplegia	25% of Principal Sum

Travel Assistance Services

When an emergency happens away from home, Adobe Inc. partners with International SOS (ISOS), a leading global travel and medical assistance provider, to give you access to local care and assistance—wherever you are.

Contact International SOS By Phone:

Philadelphia: +1 215 942 8226

London: + +44 20 8762 8008

Singapore: +65 6338 7800

Sydney: +61 2 9372 2468

Membership Number:

Member Website:

internationalsos.com/subscriber

For additional information, please consult your ISOS ID card or contact your Benefits Administrator.

What Is Not Covered

This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from:

- intentionally self-inflicted Injury. (applicable to Accidental Death and Dismemberment Benefit only)
- suicide or attempted suicide. (applicable to Accidental Death and Dismemberment Benefit only)
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- piloting or serving as a crewmember in any aircraft (except as provided by the Policy).
- commission of, or attempt to commit, a felony.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.



Frequently Asked Questions

How do I file a claim?

You will need to submit a completed claim form for any covered accident or eligible expense in order to receive reimbursement under the policy. If you have suffered a covered loss or incurred a covered expense, please contact your Benefits Administrator for the appropriate claim form. The instructions for the claim form will detail any supporting documentation you will need to submit with your claim.

How can I ensure the timely processing of my claim?

Be sure to provide the requested documentation when submitting a claim. Also, be sure to provide a diagnosis or suitable explanation for the loss you are claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

What if there is an emergency while I am traveling?

In an emergency, call International SOS right away. Your membership entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing help if your safety is at risk. You may also contact International SOS if you need health, safety, or security advice or if you need to find a local doctor or other medical provider. For more information, or to contact International SOS, please refer to your ID card.

What information will I need to provide if I call for travel assistance services?

Please be prepared to identify yourself as a member of Adobe Inc.. International SOS will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.

What if a physician or hospital insists I pay the bill myself?

For non-emergency charges and expenses, providers may ask you to pay the bill yourself using cash or a credit card. You may submit these charges with a claim form and payment receipts for reimbursement by your local claim office. In an emergency situation, contact International SOS immediately to see if a guaranty of payment may be arranged.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by International SOS and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms or exclusions may be different where required by state law.

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.