

Who is Eligible:

Employees who have completed 160 hours of training for Hazardous Materials Technicians, as well as member of the Hazardous Materials Team.

Benefits You Receive:

If you have an accident that results in any of the following losses, Zurich will pay the benefits shown within 365 day of the date of the accident. Zurich may pay certain amount to you or your designated beneficiary. If the accident results in more than one of these losses, only the loss with the largest benefit will be payable.

The percentages payable are based on a benefit amount of \$100,000

Loss of:

Life	100% of benefit amount
Both hands or both feet	100% of benefit amount
One hand and one foot	100% of benefit amount
One hand or one foot plus the sight of one eye	100% of benefit amount
Sight of both eyes	100% of benefit amount
Speech and Hearing	100% of benefit amount
Speech of Hearing	50% of benefit amount
One hand, one foot, or sight of one eye	50% of benefit amount
Thumb and index finger of the same hand	25% of benefit amount

Plegia

Quadriplegia (total paralysis in all four Limbs)	100% of benefit amount
Paraplegia (total paralysis in both lower Limbs)	75% of benefit amount
Hemiplegia (total paralysis Limbs on same side)	50% of benefit amount