

Frontdoor, Inc.

Business Travel Program

Frontdoor, Inc. provides travel benefits to employees, non-employee directors, clients, guests and dependents traveling on behalf of Frontdoor, Inc. for business purposes. This includes up to 14 days of personal deviation while on a business trip. Below is a brief overview of the benefits being offered and contact information should you need assistance. If you have additional questions, please contact your Benefits Administrator.

While Traveling Anywhere in The World

Accidental Death & Dismemberment Benefits

If, within 365 days of a covered accident, injury results in any one of the losses shown below, 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.

Covered Loss	Benefit Amount
Life, Two or more Members	100% of Principal Sum
Quadriplegia, Paraplegia, Hemiplegia, Loss of Use of Two, Three or Four Limbs	100% of Principal Sum
One Member, Loss of Use of One Limb, Uniplegia	50% of Principal Sum
Thumb & Index Finger of the Same Hand	25% of Principal Sum

Additional Benefits

- Bereavement and Trauma
- Burial & Cremation
- Carjacking
- Child Care Center
- Coma
- Cosmetic Disfigurement from Burns
- Crisis
- Emergency Reunion
- Family Reunion
- Felonious Assault
- Home Alteration and Vehicle Modification
- Rehabilitation
- Seatbelt and Airbag
- Special Counseling
- Special Education
- Spouse Retraining
- Vehicle Return

While Traveling Outside Your Home Country or Country of Permanent Assignment

Medical Expense Benefits

We will pay up to $500,000 for medically necessary expenses incurred for hospital and medical care, treatment, or services within 60 days of a covered accident or sickness.

Additional Benefits

- Baggage Delay
- Lost Baggage
- Personal Property
- Trip Cancellation
- Trip Delay

Emergency Response Benefits

If you are traveling more than 100 miles from your permanent residence or you are outside your home country on company business, we will pay the following emergency response benefits (subject to the maximum limits in the Policy):

- Emergency Medical
- Emergency Medical Evacuation
- Repatriation of Remains
- Security Evacuation Expense including natural disaster (applies only if traveling outside your home country)

Travel Assistance Services

When an emergency happens away from home, Chubb partners with AXA Assistance, a leading global travel and medical assistance provider, to give you access to local care and assistance—wherever you are. ***Please cut out or take a photo of the ID card below, so you can access these services if needed.***

CHUBB

For travel and medical assistance services, please call:

Chubb Travel Assistance
Inside US: +1-855-327-1414
Outside US: +1-630-694-9764
Email at: MedAssist-USA@AXA-Assistance.us

Travel Assistance Portal
Visit website: TravelAssistance.Chubb.com

CHUBB AXA

Organization: Frontdoor, Inc.

Policy Number: ADD N19016547

AXA Assistance provides emergency medical and travel assistance services and pre-trip information services. Call when you require:

- Hospital or doctor referral
- Emergency medical assistance; hospitalization
- Medically necessary evacuation or repatriation
- Guarantee payment for medical expenses
- Translation or interpreter assistance
- Security/political event emergency support

This is not a medical insurance card.

What Is Not Covered

No benefits are payable for any loss or Injury that is caused by or results from:

- intentionally self-inflicted injury, suicide, or attempted suicide (applicable to Accidental Death and Dismemberment Benefit only)
- war or any act of war, whether declared or not (except as provided by the Policy)
- a Covered Accident that occurs while on active duty service in the military, naval, or air force of any country or international organization
- 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 (except as provided in the Policy)
- piloting or serving as a crewmember in any aircraft (except as provided in the Policy)
- commission of, or attempt to commit, a felony

Additional exclusions apply to Personal Property and Security Evacuation Expense benefits. Please contact your Benefits Administrator for more details.

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.

In addition, no Medical Expense Benefits are payable for any loss, treatment, or services resulting from or contributed to by:

- routine physicals and care of any kind
- routine dental care and treatment
- routine nursery care
- cosmetic surgery, except for reconstructive surgery needed as the result of an Injury
- eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids
- services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature
- treatment or service provided by a private duty nurse
- treatment by any Immediate Family Member or member of the Insured's household
- expenses incurred during holiday travel, or travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder's business (unless Personal Deviations are specifically covered)
- covered medical expenses for which you would not be responsible for in the absence of the Policy
- injury or sickness for which benefits are paid or payable under any workers' compensation or occupational disease law or act, or similar or similar legislation, whether United States federal or foreign law

Frequently Asked Questions

What if there is an emergency while I am traveling?

In an emergency, call AXA Assistance 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 AXA Assistance 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 AXA Assistance, 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 Frontdoor, Inc. AXA Assistance 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 AXA Assistance immediately to see if a guaranty of payment may be arranged.

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. You may also submit claims online at https://www.chubbclaims.com/ace/us-en/welcome.aspx.

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.

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 AXA Assistance, USA 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 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.