

BUSINESS TRAVEL ACCIDENT INSURANCE PLAN

COVERAGE PROVIDED THROUGH:	Teradyne, Inc. and all Its Subsidiaries	
POLICY NUMBER:	MTA 0009155665	
ELIGIBLE INSURED PERSONS:	Class 1: All Active full-time and part-time Employees working 20 or more hours per week of the Participating Organization who are not in any other Class. Class 2: All Eligible Spouses and Dependent Children who are traveling with an Employee on business, authorization and expense of the Participating Organization, who are not in any other Class. Class 3: All Co-ops, Interns, Full-time and Part-Time Temporary Employees of the Participating Organization excluding those International Employees who reside and are employed in Europe who are paid by Teradyne.	
APPLICABLE COVERAGES:	Class One Hazards: H-12, H-32, H-34, H-39 Class One Benefits: B-1, B-2, B-4, B-6, B-7, B-13, B-16, B-18, B-25, B-26, B-28, B-45, B-46 Class One Hazards: H-46 Class One Benefits: B-42, B-44, B-51, B-52, B-53, B-54, B-55 Class Two Hazards: H-43, H-44 Class Two Benefits: B-1, B-2, B-4, B-6, B-7, B-13, B-16, B-18, B-25, B-26, B-28, B-45, B-46 Class Two Hazards: H-46 Class Two Benefits: B-42, B-44, B-51, B-52, B-53, B-54, B-55 Class Three Hazards: H-12, H-32, H-34, H-39 Class Three Benefits: B-1, B-2, B-4, B-6, B-7, B-13, B-16, B-18, B-25, B-26, B-28, B-45, B-46 Class Three Benefits: B-1, B-2, B-4, B-6, B-7, B-13, B-16, B-18, B-25, B-26, B-28, B-45, B-46 Class Three Benefits: B-42, B-44, B-51, B-52, B-53, B-54, B-55	
WHEN YOU ARE COVERED*:	 H-12: covers injuries sustained while insured is on a trip while on the business of the policyholder Including limited personal deviation or sojourn. H-32: covers injuries sustained by an insured when commuting in an automobile or other means of transportation when necessary due to the discontinuance of service, due to strike or major breakdown, of one or more public transportation systems that insured regularly uses to travel between the insured's residence and regular place of employment H-34: covers injuries sustained by an insured while on the premises of the policyholder as a result of a bomb scare which is directed at the policyholder or its property or assets 	

H-39: covers injuries sustained by an insured while on the business of the policyholder and as a result of an act of declared or undeclared war within the designated war risk territory. The designated war risk territory does not include the United States and the insured's country of permanent residence. Certain countries may be excluded and excluded countries are subject to change.

H-43: covers injuries sustained while an insured dependent is traveling on a policyholder approved family relocation trip in connection with an insured's transfer or proposed transfer by the policyholder.

H-44: covers injuries sustained by an Insured Dependent while accompanying an Insured or on his or her way to join the insured when the trip is authorized by the policyholder

H-46: covers injuries sustained while the insured is on the business of the policyholder and during a covered trip outside the Insured's home country or country of permanent assignment, including a sojourn or personal deviation during such trip as allowed under the policy.

*Hazards are subject to additional conditions, limitations and exclusions listed in the Policy.

AD&D PRINCIPAL SUMS:

Class 1: Five (5) times Annual Salary, rounded to the next highest \$1,000 if not already an even multiple thereof, with a minimum of \$150,000 and a maximum of \$1,000,000.

Class 2: \$50,000 Spouse

\$25,000 Dependent Children

Class 3: \$100,000

*Annual Salary means the insured's base annual salary exclusive of overtime, bonuses, tips, and special commission.

BENEFIT SCHEDULE	BENEFIT	BENEFIT AMOUNT
	B-1: Accidental Death Benefit	100% of Principal Sum
	B-2: Accidental Dismemberment	For Loss Of % of Principal Sum
	Benefit	Both Hands
		or Both Feet100%
		Sight of Both
		Eyes100%
		One Hand
		And One Foot100%
		One Hand and the
		Sight of One Eye100%
		One Foot and the
		Sight of One Eye100%
		Speech and Hearing
		In Both Ears100%
		One Hand or
		One Foot50%
		Sight of One Eye50%
		Speech or Hearing
		In Both Ears50%
		Thumb and Index
		Finger of Same Hand25%
		Quadriplegia100%
		Paraplegia75%
		Hemiplegia50%
		Uniplegia25%
	B-4: Bereavement and Trauma	\$150 per session for up to 10 sessions
	Counseling Benefit	·
	B-6: Carjacking Benefit	The lesser of \$25,000 or 10% of the
		largest benefit payable under the
		Accidental Death, Accidental
		Dismemberment and Paralysis, or the
		Coma Benefit.
	B-7: Coma Benefit	A monthly benefit of 1% of the Principal
		Sum up to a total of 100% of the
		Principal Sum.
	B-13: Emergency Evacuation with	A maximum of \$250,000
	Family Travel Benefit	
	B-16: Home Alteration and Vehicle	A maximum of \$25,000
	Modification Benefit	
	B-18: Loss of Use Benefit	For Loss Of % of Principal Sum
		Both Arms
		and Both Legs100%
		Both Arms or Both
		Legs50%
		One Arm
		And One Leg50%
		One Arm or One Leg25%
	B-25: Rehabilitation Benefit	A maximum of \$25,000
	B-26: Repatriation of Remains	A maximum of \$250,000
	Benefit	ν του στο

B-28: Seat Belt and Air Bag Benefit	The lesser of \$25,000 or 10% of the
	Principal Sum
B-42: Security Evacuation Benefit	A maximum of \$100,000
B-44: Out of Country Medical	A maximum of \$100,000
Expense Benefit	
B-45: Attendor Benefit	The cost of one round-trip economy
	airfare ticket, plus lodging and meals up
	to \$150 per day for a maximum of 7
	days
B-46: Bedside Visit Benefit	The cost of one round-trip economy
	airfare ticket, plus lodging up to \$100 per
	day and meals up to \$75 per day for a
	maximum of 7 days
B-51: Personal Property Benefit	A maximum of \$5,000
	Lost KeysMaximum of \$500
	Replacement Travel Documents
	Maximum of \$1,000
	Personal Property or Business
	EquipmentMaximum of \$1,000
B-53: Personal Monetary Loss Benefit	A maximum of \$5,000
B-54: Loss of Baggage Benefit	A maximum of \$1,000 per article
B-55: Travel Inconvenience Benefit	Trip CancellationMaximum \$2,500
	Trip Interruption and
	ReplacementMaximum \$2,500
	Trip RearrangementMaximum \$2,500
	Trip Delay\$50 per every four hours,
	maximum of \$1,000
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BENEFIT DESCRIPTIONS*:

- **B-1:** Pays a benefit if a covered injury to an insured results in death as specified in the policy
- **B-2:** Pays a benefit if a covered injury to an insured results in dismemberment as specified in the policy
- **B-4:** Pays a benefit to cover expenses for bereavement and trauma counseling expenses for an insured and his/her immediate family members incurred within one year following a covered specified loss
- **B-6:** Pays an additional benefit in the event of a payable specified loss when that loss is the result of a carjacking as defined in the Policy.
- **B-7:** Pays a benefit if an insured lapses into a coma for at least 30 consecutive days within a specified number of days following a covered injury
- **B-13:** Pays a benefit for covered emergency evacuation expenses reasonably incurred if an insured suffers an injury or emergency sickness during the course of a covered trip and requires emergency medical evacuation. [May also provide a benefit to help return the insured's dependent children home who were accompanying the insured when the covered evacuation occurred][and][May provide a benefit to bring one person chosen by the insured to and from the facility where the insured is confined]

Note all expenses under this benefit must be pre-approved by Travel Guard Group, Inc. or other designated third party services provider.

B-16: If the insured suffers a covered loss under the policy, an additional benefit may

be payable for covered home alteration and vehicle modification expenses incurred within one year after the date of the accident which necessitates such modifications

B-18: Pays a benefit if an insured's injury results in the permanent total loss of use of a limb as specified in the policy

B-25: If an insured suffers a covered loss under the policy, an additional benefit may be payable for covered rehabilitative expenses occurring within two years that are directly related to such covered loss.

B-26: Pays a benefit for covered expenses reasonably incurred to return an insured's body to his or her permanent place of residence if an insured suffers a covered loss of life.

Note all expenses under this benefit must be pre-approved by Travel Guard Group, Inc. or other designated third party services provider.

B-28: Pays an additional benefit if an insured suffers a covered accidental death while using a seatbelt [and/or airbag] as described under the policy while driving or riding as a passenger in an automobile. If proper use of the seat belt cannot be determined, the amount payable will be reduced as specified in the policy.

B-42: Pays a benefit for eligible expenses if an insured must be transported to the nearest place of safety due to an covered occurrence while such insured is traveling outside his or her home country

Note the determination that an insured requires a security evacuation must be made by a designated security consultant and all arrangements must be made by Travel Guard or other designated third party services provider.

B-44: Pays a benefit for covered medical services, including hospital admission, if an insured suffers an injury or emergency sickness during a covered trip outside of his or her country of permanent residence.

B-45: If a repatriation of remains benefit is payable under the policy, an additional benefit may be payable to help the cover reasonable expenses incurred for one person to accompany the deceased insured from the place of death to the place of primary residence, including the cost of a round-trip economy airline ticket, meals and lodging.

Note all expenses under this benefit must be pre-approved by Travel Guard Group, Inc. or other designated third party services provider.

B-46: If an insured is confined in a medical facility 100 miles or more away from home for 5 or more days due to a covered illness or injury, a benefit may be payable for covered transportation, lodging and meal expenses to bring one person chosen by the insured to and from such facility

B-51: Pays a benefit if the insured suffers a specified personal property or business equipment loss as described in the policy. This benefit may be paid to the organization, or, if requested by the organization, directly to the insured individual.

B-53: Pays a benefit if the insured suffers a specified monetary loss as described in the policy. This benefit may be paid to the organization, or, if requested by the organization, directly to the insured individual.

B-55: Pays a benefit if the insured must cancel a Trip due to a covered reason prior to departure date. Also pays a benefit if the insured cannot continue the trip due to a covered reason or if the insured suffers trip delay in excess of 4 hours due to a covered reason. This benefit may be paid to the organization, or, if requested by the organization, directly to the insured individual directly.

*Benefits are subject to additional conditions, limitations, exclusions and maximums as

stated in the Policy. **GENERAL POLICY** No coverage shall be provided under the policy and no payment shall be made for any **EXCLUSIONS*:** loss resulting from any of the following excluded risks, unless otherwise stated in the policy: Suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a passenger, pilot, operator or crew member, unless specifically provided by the policy. Declared or undeclared war, or any act of declared or undeclared war, unless specifically covered by the policy. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these, unless specifically provided by the policy. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes, unless specifically provided by the policy. Full-time active duty in the armed forces, National Guard, or organized reserve corps of any country or international authority. (Unearned premium for any period for which the insured person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.) The insured person being under the influence of drugs unless taken under the advice of and as specified by a physician. The insured person's commission of or attempt to commit a felony. *These are general exclusions which apply to all benefits within the policy. Individual Hazards and Benefits may include additional limitations and exclusions and may

<u>NOTE:</u> This summary does not take the place of or alter any of the conditions, exclusions, and any other terms of the insurance policy. It is intended as a convenient, reference guide to the coverage provided. All questions regarding coverage, claims, and all other insurance matters should be referred to your Human Resources contacts.

modify these general exclusions.

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

This is only a brief description of the insurance coverage(s) available under Policy Series C11860IM The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.