

Bloomin Brands

Business Travel Program

CHUBB®

Bloomin Brands is providing travel benefits to All U.S. Joint Venture Partners and Regional Vice Presidents of Company owned stores of the Policyholder, All US Home Office Employees including Brand Home Office of the Policyholder, All US Managing Partners, Managing Partners in Training, Managers in training and Chief Partners of Company owned stores of the Policyholder, All US JVP and RVP Admins of Company owned stores of the Policyholder, All US regional Culinary Directors, Directors of Beverage & National Culinary Directors of Company owned stores of the Policyholder, All US Front of House Managers, Float Managers, Senior Managers, EVENT Team Members, Food Delivery Team Members, Catering Managers and Catering Drivers of Company owned stores of the Policyholder, All US Key Hourly Managers of Company owned stores of the Policyholder, Private Dining Directors (Group Sales Managers) and Group & Event Dining Managers of Company owned stores of the Policyholder, Regional Training Managers, Regional Trainers, and New Store Opening Trainers of Company owned stores of the Policyholder, the spouse or domestic partner of a primary insured person, and the dependent children of a primary insured person while traveling on behalf of Bloomin Brands. Below is a brief overview of the benefits being offered and contact information in the event of injury. Should you have any 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, 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, Psychological Therapy, Rehabilitation Expense, Seatbelt and Occupant Protection Device

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	50% of Principal Sum
Thumb & Index Finger of the Same Hand, Uniplegia	25% of Principal Sum

Medical Expense Benefits—*must be incurred outside of your home country*

Maximum for Medical Expense Benefits:

Up to \$250,000

Hospital Admission Guaranty

Benefit Maximum:

Up to \$10,000

Family Travel Expense

Benefit Maximum per Day:

Up to \$100

Maximum Number of Days:

Up to 5 Days

Natural Disaster

Benefit Maximum:

Up to \$100,000

Medical Evacuation and Repatriation Benefits— *while traveling 100 miles or more away from your primary residence, for no longer than 365 days consecutively*

Benefit Maximum:

Up to 100% of Covered Expenses

War Risk— *while traveling outside of your jurisdiction of permanent residence, Iraq, Afghanistan, Iran, Syria, Russia, Ukraine, Belarus, Israel, Gaza, West Bank, and Lebanon*

Based on PS

✂ Cut out the ID card and carry it with you as a handy reference to access your Travel Assistance Services.

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

Policyholder: **Bloomin Brands**

Policy Number: **9907-23-36**

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

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

◆ suicide, attempted suicide or intentionally self-inflicted injury ◆ war or any act of war, whether declared or not (unless War Risk is covered under the Policy) ◆ a Covered Accident that occurs while on active duty service in the military with the armed forces of any country or established international authority ◆ emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof ◆ being in, entering, or exiting any aircraft owned, leased or operated by, or on behalf, of the Policyholder, or any aircraft operated by an employee of the Policyholder on the Policyholder's behalf ◆ being in, entering, or exiting any aircraft while acting or training as a pilot or crew member ◆ traveling or flying on any aircraft engaged in Specialized Aviation Activities ◆ directly or indirectly any occurrence while a Covered Person is incarcerated after conviction

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.



How to 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 AXA Assistance USA 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 USA 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 USA, 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 Bloomin Brands. AXA Assistance USA 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 USA immediately to see if a guaranty of payment may be arranged.

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.

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 Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.