

EMPLOYER-PAID LIFE INSURANCE

Basic Life insurance provides a benefit equal to two times (2x) your Annual Earnings (subject to Plan maximums). Ecolab pays the premiums for this coverage.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The Ecolab Accidental Death and Dismemberment (AD&D) insurance covers your death or serious injury as the result of an accident.

EMPLOYER-PAID ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Basic AD&D provides a benefit of two times (2x) your Annual Earnings in the event of your death, or a dismemberment benefit of up to two times (2x) your Annual Earnings, depending on the nature of your loss (subject to Plan maximums). Ecolab pays the premiums for this coverage.

BUSINESS TRAVEL ACCIDENT (“BTA”) INSURANCE

The Ecolab Business Travel coverage is designed to provide additional accidental death and dismemberment benefits to Covered Employees who travel on authorized Company business.

If you should die while traveling on authorized Company business, the Plan provides a benefit equal to three times (3x) your Annual Earnings, up to \$1,000,000. A dismemberment benefit is also provided under this coverage. This coverage is in effect only when you travel on Company business. Ecolab pays the premiums for this coverage.

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