

While you are traveling on business for Dresser-Rand Company (The Company), your Business Travel Accident Insurance coverage provides accidental death and dismemberment benefits and the Company pays the full cost of this coverage. Effective November 1, 2004, this coverage is offered through Cigna Life Insurance Company of New York.

Employees eligible for this program include:

- All active, non-collectively bargained, full-time Employees of the Policyholder, who work a minimum of 30 hours per week and are located in the United States and all Foreign Nationals.
- All active, non-union part-time Employees of the Policyholder, who work a minimum of 20 hours per week.
- All active Employees of the Policyholder who are members of a collective bargaining unit who hold the Road Service Representative classification and work a minimum of 40 hours per week and are located in Burlington, IA.

The amount of this coverage is equal to four times an Employee's annualized base salary at the time of accident and dismemberment or death. The minimum benefit amount is \$100,000 and the maximum benefit amount is \$1,000,000. The maximum limit for all parties associated with a single accident is \$5,000,000.

This program offers the following coverage for a loss that occurs within 12 months of an accident while traveling on business. Please see summary of plan exclusions on page 2:

Coverage Level	Benefit Level
Loss of Life	100%
Loss of two or more Members	100%
Total loss of both Hearing and Speech	100%
Quadriplegia (total Paralysis of both upper and lower limbs)	100%
Loss of one Member	50%
Loss of Hearing or Speech	50%
Paraplegia (total Paralysis of both lower limbs)	50%
Hemiplegia (total Paralysis of upper and lower limbs on one side)	50%
Thumb and index finger of the same hand	25%

This document is presented as a matter of information only and is not intended to and does not constitute a promise or contractual commitment by the Dresser-Rand Company. Dresser-Rand Company reserves the right to amend or terminate this policy at any time for any reason, and with or without prior notice. In the event of any inconsistency between a statement contained in this summary and the relevant insurance contract, the official insurance contract will control over this summary document.

Definitions:

Member means hand, foot or eye. Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of eye means total, irrecoverable loss of sight in the eye. Loss of a thumb and index finger means complete severance through or above metacarpophalangeal joints, (the joints between finger and the hand). If a covered employee suffers more than one loss from an accident, the loss with the largest benefit will be paid.

Hearing and Speech means loss of speech is the permanent loss of all ability to communicate by speech and loss of hearing means its total, permanent loss, which cannot be corrected by any hearing aid.

Paralysis means loss of use, without severance, of a limb. This loss must be determined by a physician to be complete and not reversible.

Coverage Exclusions: This coverage will not pay benefits for loss caused by or resulting from the following:

- Suicide, attempted suicide, or whenever a covered person injures himself on purpose.
- War or acts of war, whether or not declared: except to the extent that it is provided for in the War Risk Rider as included in the policy contract document.
- Injury while a covered person is on full-time active duty in any armed forces. Taking part in a felony.
- Travel or flight in any spacecraft or flight in any aircraft, except to the extent that this hazard is provided for by name in the policy contract document.
- Any bacterial infection that was not caused by an accidental cut, wound or food poisoning. Loss caused by or resulting from illness, disease or bodily infirmity.

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