



## *Guaranteed Issue Comprehensive Accident Insurance Plan*

**Affordable Guaranteed Issue  
Accident Insurance available  
through your Association as  
a benefit of your membership,  
for both you and your spouse.**



***A Benefit of  
your Association  
Membership!***





EST. 1959

INSURANCE SPECIALISTS, INC.®

## ***Guaranteed Issue Comprehensive Accident Insurance Plan***



### **Even more thorough protection for you and your spouse—regardless of the circumstances**

With so many unknowns in the world today, wouldn't you find comfort in knowing that—should you or your spouse become injured in an accident—you have the insurance coverage necessary to protect your family and your finances?

The Guaranteed Issue Comprehensive Accident Insurance Plan—available through your Association with coverage issued by The Prudential Insurance Company of America—was designed to help you and your loved ones meet the challenges accidents and injuries can present. It provides funds to help keep your family's hopes and dreams for the future on track, should you die or suffer a covered loss due to a covered accident. It's money your loved ones may use to help pay the mortgage, credit card bills, car payments, child care or college tuition expenses. Or, the benefit can help you regain your mobility after a devastating accident.

Yes, if you die, your beneficiary would receive your benefit amount, but also: Should you suffer a covered loss, you may receive a percentage of your coverage amount, based on your loss, allowing you to have some financial assistance as you learn to adapt to your injury.

Rates for the Plan are affordable, helping make the decision to apply easier. Please refer to the charts on the following pages to learn how you can select the coverage option that best protects your family.





### The Guaranteed Issue Comprehensive Accident Insurance Plan offers:

- A variety of coverage options that lets you customize the protection you need
- Optional coverage for your spouse
- Affordable coverage that's available through your Association as a benefit of your membership
- Accidental Death & Dismemberment, Accident Disability and Accident Hospital Inpatient Benefits

### Apply today for this important coverage!

Go to [www.isi1959.com](http://www.isi1959.com) and download a Request for Coverage Form from our website.

### Questions:

Please call the Plan Agent, Insurance Specialists, Inc., at 1-888-ISI-1959 or e-mail: [sales@isi1959.com](mailto:sales@isi1959.com)

**Coverage for your eligible spouse**—Once covered in the Plan, you may request Guaranteed Issue Comprehensive Accident Insurance coverage for your eligible spouse. Your spouse must be less than age 65 at the time of enrollment to be eligible and may not be covered as a member and a spouse simultaneously.

Based on your family and your lifestyle, you may request coverage under the Option that best suits your needs.

### Choose your coverage option

You may select from among a variety of Options, each offering a different principal sum, as well as a variety of additional benefits.

**Option 1:** Provides up to \$500,000 AD&D Principal sum coverage; \$5,000 per month Accident Disability benefit for up to 24 months; \$5,000 per month Accident Hospital Inpatient Benefit for up to 12 months.

**Option 2:** Provides up to \$250,000 AD&D Principal sum coverage; \$2,500 per month Accident Disability benefit for up to 12 months; \$5,000 per month Accident Hospital Inpatient Benefit for up to 12 months.

**Option 3:** Provides up to \$100,000 AD&D Principal sum coverage; \$1,000 per month Accident Disability benefit for up to 12 months; \$3,000 per month Accident Hospital Inpatient Benefit for up to 12 months.

### Schedule of benefits

Guaranteed Issue Comprehensive Accident Insurance coverage offers you financial protection if you die in a covered accident—or if you incur loss due to an accident. The chart below breaks down the percentage of your coverage amount you would receive if you suffered a covered injury.

Loss of which occurs within 365 days of accident	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight in Both Eyes	100%
One Hand and One Foot	100%
One Hand or One Foot, and Sight of One Eye	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Speech & Hearing in Both Ears	100%
Thumb & Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

*This is an important benefit of your membership—don't pass it by.*



**Guaranteed Issue  
Comprehensive Accident  
Insurance Plan  
Semi-Annual Premiums**

Your rate is dependent upon the coverage you select for yourself, as well as optional coverage for your spouse.

SEMI-ANNUAL PREMIUMS:		
Option	Member	Spouse
1	\$485.00	\$485.00
2	\$242.50	\$242.50
3	\$97.00	\$97.00



**SEMI-ANNUAL PREMIUM EXAMPLE**

**Option 1:** Provides up to \$500,000 AD&D Principal sum coverage; \$5,000 per month Accident Disability benefit for up to 24 months; \$5,000 per month Accident Hospital Inpatient Benefit for up to 12 months. Your Semi-Annual Premium for Option 1, would be \$485.00

Other coverage amounts are available.

Please contact INSURANCE SPECIALISTS, INC. for additional information.

**Note:** Accident Disability benefit is subject to a 60-day elimination period. Accident Hospital Inpatient benefit requires a hospital inpatient stay of more than one day, and is subject to a 12-month maximum benefit period.

## Additional Features

**Exposure and Disappearance Benefit**—Loss resulting from exposure to the elements shall be covered to the extent of the benefits afforded an Insured.

If the body of an Insured has not been found within one year of the disappearance, stranding, sinking or wrecking of any vehicle in which an Insured was an occupant, then it shall be presumed, subject to all other provisions and conditions of the policy, that an Insured has suffered loss of life covered under this policy.

**Permanent and Total Disability Benefit**—If, due to a covered accident, an insured member is Permanently and Totally Disabled within 365 days, and the disability is total, continuous

and permanent at the end of twelve months, the Policy will pay percentage of the member's Principal Sum, less any other dismemberment benefits paid out as a result of the same covered accident. The policy will pay 1% per month of the member's principal sum for up to 12 months under options 1 and 2; the policy will pay 1% per month of the member's Principal Sum for up to 24 months under option 3.

Permanently and Totally disabled means that for a period of 365 days, not being able to perform the material and substantial duties of your occupation and; for the rest of his/her life beyond 12 months, not being able to perform, for wage or profit, the material and substantial duties of any job for which the member is reasonably fitted by their education, training or experience.

## **Other Provisions**

**When the coverage terminates**—Coverage terminates at the earlier of termination of association membership, the premium due date on or next following member's or spouse's (if applicable) attainment of age 75, the date in which premiums due are not paid, or termination of the master policy.

**Exclusions**—A Loss is not covered if it results from any of these: 1) Suicide or attempted suicide, while sane or insane. 2) Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries. 3) Sickness. 4) Medical or surgical treatment of Sickness. 5) Any bacterial or viral infection. But, this does not include: a) bacterial infection resulting from an accidental injury; or b) bacterial infection resulting from accidental ingestion of a contaminated substance. 6) War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. 7) An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training. 8) Travel or flight in any vehicle used for aerial navigation (includes getting in, out, on or off any such vehicle), if: a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; b) the person is performing as a pilot or a crew member of any aircraft; or c) the person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates. 9) Commission of or attempt to commit an assault or a felony. 10) Being under the influence of any narcotic unless administered or consumed on the advice of a Doctor. 11) Being legally intoxicated as defined and determined by the laws of the jurisdiction where the Loss or the cause of the Loss was incurred.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The Accidental Death & Dismemberment Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. The Plan Agent is Insurance Specialists, Inc., P.O. Box 2327, Beaufort, SC 29901.

This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern. NAIC 68241; California COA #1179. Group Contract Series 83500.

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