



AD&D

INSURANCE SPECIALISTS, INC.

**Accidental Death &  
Dismemberment Insurance Plan**

**A benefit of your membership!**

Enjoy the added peace of mind that comes  
with planning for whatever life brings.

INSURANCE SPECIALISTS, INC.

## Accidental Death & Dismemberment Insurance Plan

You may be generally optimistic about the future. But sometimes, reality has other plans...which is why you may need this plan. The Accidental Death & Dismemberment (AD&D) Insurance Plan helps you protect yourself against the unplanned financial risks of serious injuries and death. Coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company that's probably been around longer than you have.



### Plan Features



#### Benefits for Your Loss

The AD&D Plan provides funds to you and loved ones to help meet the financial challenges of accidents, injuries, and even death. Pay expenses resulting from a serious injury, such as the loss of a limb...giving you some financial help as you learn to adapt to your injury or regain your mobility after a devastating accident.



#### Reliable coverage

This coverage may be better than the one you get off the street or anywhere else, and it may even cost less. That's because your Association offers this coverage to members like you at rates that are more affordable than you may think.



#### Flexible coverage options

The AD&D plan pays benefits as a percentage of your coverage amount based on your loss. Your coverage amount is also called the principal sum. To view loss examples and their associated percent of the principal sum, visit [www.LS11959.com](http://www.LS11959.com).



#### A legacy for loved ones

Provide for your loved ones when you're no longer there to do so yourself...it's money your loved ones may use to help pay for mortgage or rent, credit card bills, car payments, child-care costs, college tuition, or a wedding.

### Benefit Information



#### Important things to note

- AD&D coverage ends at age 75.
- Dependent children are covered from birth to age 26.
- Once covered in the Plan, you may request Dependent AD&D coverage for your eligible spouse and dependent children. Your spouse must be younger than age 65 at the time of enrollment to be eligible and may not be covered as a member and a spouse at the same time.



#### Helping to protect yourself and your loved ones doesn't have to be expensive

Members with these coverages are already experiencing the Association's exclusive rates.

Members often choose:

- \$250,000 in coverage for themselves and pay \$155 a year.
- \$100,000 in coverage for themselves and their child and pay \$78 a year.
- \$100,000 in coverage for themselves and their spouse and pay \$104 a year.

### AD&D Annual Rates

Your yearly rate depends on the coverage you choose for yourself and family. Rates shown are per \$1,000 in coverage.

Coverage	Coverage Amount	Your Cost
<b>You</b>	\$50,000 – \$500,000*	\$0.62 per \$1,000 in coverage
<b>You and your child</b>	<b>You:</b> \$50,000 – \$500,000* <b>Child:</b> Up to 10% of your coverage amount	\$0.78 per \$1,000 in coverage
<b>You and your spouse</b>	<b>You:</b> \$50,000 – \$500,000* <b>Spouse:</b> Up to 10% of your coverage amount	\$1.04 per \$1,000 in coverage
<b>You, your spouse and child</b>	<b>You:</b> \$50,000 – \$500,000* <b>Spouse:</b> Up to 40% of your coverage amount <b>Child:</b> Up to 10% of your coverage amount	\$1.04 per \$1,000 in coverage

\*Amounts in \$50,000 increments

## Apply Now



Please call the Plan Agent, Insurance Specialists, Inc., at **1-888-ISI-1959** or visit [www.isi1959.com](http://www.isi1959.com) for a Request for Coverage form.



### **Additional Benefits**

**Loss due to exposure to elements 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.

**Loss due to coma benefit:** The plan pays 1% of the insured's coverage amount for each month the member or covered dependent remains in a coma that results from a covered accident. The coma must be total, continuous, and permanent and begin within 365 days of the accident and last continuously for one month. Then the benefit is payable for up to 100 months while the member or covered dependent remains in a coma.

**Air Common Carrier Benefit:** An additional benefit will be payable for accidental loss of life in the amount of the full Principal Sum if you are: boarding; leaving; riding as a passenger in; or struck by an Air Common Carrier that is taking you directly to, from or within an airport.

The term includes a shuttle bus, tram, or other vehicle used to transport people within an airport. But it does not include (1) any aircraft owned, operated, controlled, or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates or its customers; or (2) chartered aircraft.

## 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 Department of Financial Services.

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

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

The Plan Agent is Insurance Specialists, Inc., P.O. Box 2327, Beaufort, SC 29901.

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