

A man and a woman are sitting on the deck of a boat, smiling and looking towards the right. The woman is wearing a light blue jacket and white pants, and the man is wearing a blue sweater and light blue pants. They are both wearing sunglasses. The background shows the boat's rigging and a bright sky.

CA

INSURANCE SPECIALISTS, INC.

Comprehensive Accident Insurance Plan

A benefit of your membership!

Accidental Death & Dismemberment insurance that pays hospital and disability benefits too. That's Comprehensive Accident!

INSURANCE SPECIALISTS, INC.

Comprehensive Accident Insurance Plan

With so many unknowns in the world today, you may find comfort in knowing that you can help protect yourself from the unplanned financial risks of serious injuries and death with the Comprehensive Accident (CA) Insurance Plan. This coverage may be better than coverage you get off the street or anywhere else. Coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company that's probably been around longer than you have.



Plan Features



Reliable Coverage

Most Accidental Death & Dismemberment (AD&D) Insurance pays benefits in one lump sum. The CA Insurance Plan does more... coverages pay a lump sum coverage plus up to 12 months of disability and hospital benefits.



Help protect what matters to you

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.



Benefits for Your Loss

The CA Insurance Plan pays a lump sum 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.ISI1959.com.

The CA Insurance Plan provides funds to help you and your loved ones 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 financial help if you're hospitalized, as you learn to adapt to your injury or regain your mobility after a devastating accident.

Additional Information



Important things to note

- Rate depends on the coverage you choose for yourself and your family.
- Note: Accident Disability is subject to a 60-day waiting period for benefits. We call this an elimination period. Other coverage amounts are available. Please contact Insurance Specialists, Inc. for more information.



Coverage for you and your spouse

- You can request coverage for your spouse, once you're covered. Your spouse must be under age 65 at the time of enrollment and may have coverage as a member and a spouse at the same time.

CA Annual Rates

The plan pays disability and hospital benefits, too. Choose your coverage amount and see your quarterly rate*.

Selection	Selection 1	Selection 2	Selection 3
AD&D Principal Sum Coverage	Up to \$100,000	Up to \$250,000	Up to \$500,000
Accident Disability Benefit for up to 12 months	\$1,000 per month	\$2,500 per month	\$5,000 per month
Accident Hospital Inpatient Benefit for up to 12 months**	\$3,000 per month	\$5,000 per month	\$5,000 per month
Quarterly Premium for Member/Spouse	\$48.50	\$121.25	\$242.50

*Rates are per \$1,000 in coverage. **Accident Hospital Inpatient benefit requires a hospital inpatient stay of more than one day, and is subject to a 12-month maximum benefit period.

Apply Now



Please call the Plan Agent, Insurance Specialists, Inc., at **1-888-ISI-1959** or visit **www.isi1959.com** for a Request for Coverage form.



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 a 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 selections 1 and 2; the policy will pay 1% per month of the member's Principal Sum for up to 24 months under selection 3. Permanently and Totally Disabled means 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 disability income and 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.

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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