

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Group Insurance Summary

Accidental death and dismemberment (AD&D) insurance is designed to help provide you financial protection in the event of a significant injury or death due to an accident.

Insurance Specialists Inc. (ISI) has negotiated exclusive rates for your Association underwritten by New York Life Insurance Company, the largest mutual insurance company in the United States.*

Eligibility

All Active Members¹ in good standing under age 65 at the time of enrollment, their spouses, and dependent children² up to age 19.

Maximum Benefit Amount

For the Member

Age	Amount
Under the age of 65	Any amount from the minimum of \$50,000 up to \$750,000, in \$50,000 increments.

For the Member's Spouse

Age	Amount
Under the age of 65	Up to \$375,000.

For the Member's Dependent Children²

Age	Amount
Under the age of 19 (or under age 26, if a full-time student)	Up to \$75,000.

The amount of insurance applicable to Family coverage is expressed as a percentage of the amount the Member selects:

- Spouse/domestic partner and eligible child or children² — Spouse/domestic partner: 40% of your amount; Each child: 10% of your amount
- Spouse/domestic partner and no eligible dependent child or children² — Spouse/domestic partner: 50% of your amount
- No spouse/domestic partner but dependent children² — Each child: 10% of your amount

*Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/5/23. For methodology, please see <https://fortune.com/franchise-list-page/fortune-500-methodology-2023/>

Rates at a Glance

Monthly Rates³

	Coverage Amount			
	\$100,000	\$250,000	\$500,000	\$750,000
Member	\$4.00	\$10.00	\$20.00	\$30.00
Member + Family*	\$6.00	\$15.00	\$30.00	\$45.00

Rates are current as of 7/1/23 and are subject to change. Rates shown are the monthly premiums. Other payment modes are available. Please contact ISI Insurance Services at **888-451-0883** for a full list of benefits. Coverage can be continued up to the age of 70.

*Extra coverage per month covers a child or children, you will not be charged extra for additional children.

Schedule of Covered Losses

All amounts are stated as percentages of the full amount

Covered Loss	Percentage of Principal Sum
loss of life	100%
loss of two limbs	100%
loss of sight of both eyes	100%
loss of one limb and the sight of one eye	100%
loss of speech and hearing	100%
loss of movement of both upper and lower limbs (quadriplegia)	100%
brain damage	100%
loss of arm permanently severed at or above the elbow	75%
loss of leg permanently severed at or above the knee	75%
loss of hand permanently severed at or above the wrist but below the elbow	50%
loss of foot permanently severed at or above the ankle but below the knee	50%
loss of movement of both lower limbs (paraplegia)	50%
loss of movement of both upper and lower limbs on one side of the body (hemiplegia)	50%
loss of sight of one eye	50%
loss of speech or hearing	50%
loss of movement of one limb	25%
loss of thumb and index finger on one hand	25%

Loss of sight, speech or hearing means total and permanent loss.

Loss of limb means severance through or above the wrist or ankle.

Loss of thumb and index finger means severance through or proximal to the metacarpophalangeal joints.

Loss of movement of limbs means total and permanent paralysis of such limbs.

Maximum amount payable for all covered losses sustained in one accident is capped at 100% of the full amount.

Additional Insurance Benefits

This insurance will pay additional benefits if an accidental death benefit is payable and:

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (e.g., commercial airline)

The insurance will also provide additional benefits⁴ for the following:

- Child care center
- Child education
- Hospital confinement
- Coma
- Exposure
- Third-degree burn
- Parental care
- Rehabilitative physical therapy
- Common disaster
- Repatriation of remains

Don't miss out on this important benefit offer.

Call us today at **888-451-0883**

Frequently Asked Questions

Is a medical exam required?

No. Your acceptance is **guaranteed!**⁵ There is no medical exam and no medical questions; you may apply quickly and easily in as little as 5 minutes.

Will this insurance pay in addition to other coverage?

Yes. This insurance pays in addition to any other insurance coverage you have.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member of the association, have not reached age 70, remain in an eligible class, the insurance continues for your class and the policy remains in force. Please see the certificate of insurance for details.

Are there any exclusions to my coverage?

Yes. This policy will not pay benefits for any loss caused by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
2. infection, other than infection occurring in an external accidental wound or from food poisoning;
3. suicide or attempted suicide; In Missouri, such exclusion only applies while the person is sane;
4. intentionally self-inflicted injury;
5. service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
6. injuries received while traveling by air (except as specifically provided) / any incident related to:
 - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
 - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self preservation;
 - travel in an aircraft or device used:
 - for testing or experimental purposes;
 - by or for any military authority; or
 - for travel or designed for travel beyond the earth's atmosphere;
7. committing or attempting to commit a felony;
8. operating a vehicle while intoxicated;
9. the voluntary intake or use by any means of:
 - any drug, medication or sedative, unless it is:
 - taken or used as prescribed by a Physician; or
 - an "over the counter" drug, medication or sedative taken as directed;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes;
10. war, whether declared or undeclared; or
11. act of war, insurrection, rebellion or active participation in a riot.

Frequently Asked Questions (continued)

Is there an exclusion for intoxication?

Yes. This policy will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

Free-Look Period

If you are not satisfied with your coverage for any reason, you may return your Certificate of Insurance within 30 days, without claim, for a full refund of premiums paid.

¹All Active ISI Trust Insurance Specialists, Inc. members under age 65 at the time of enrollment and their spouses.

²Refers to your unmarried, dependent children through age 19; or through age 26 if a full-time student and additional criteria are met.

³Rates are subject to change.

⁴Benefit is dependent on type of covered loss.

⁵Dependents must not be confined at home, receiving disability or hospitalized for coverage to become effective.

Coverage may not be available in all states. Please contact ISI Insurance Specialists at 888-451-0883 for more information.

Rates may be changed on the entire group insurance or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy/exhibits. Benefits are subject to change upon agreement between New York Life Insurance Company and the participating organization.

Like most insurance policies, insurance policies offered by New York Life and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact ISI Insurance Specialists at 888-451-0883 for costs and complete details.

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Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on policy form GMR-FACE/G-31132-0.



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