

**NEW**

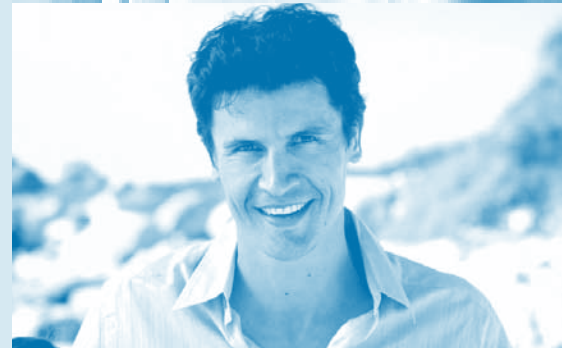
INSURANCE SPECIALISTS, INC.

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## *Member Comprehensive Accident Insurance Plan*

Affordable Accident Insurance  
available through your Association  
as a benefit of your membership.

*A benefit of your  
Membership!*



**INSURANCE SPECIALISTS, INC.**

***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 Comprehensive Accident 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 COMPREHENSIVE ACCIDENT 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 using the Request Form available on the website.

### QUESTIONS:

Please call the Plan Agent, Insurance Specialists, Inc., at 1-888-ISI-1959 or e-mail sales@isi1959.com



INSURANCE SPECIALISTS, INC.®

**Coverage for your eligible spouse**—Once covered in the Plan, you may request Comprehensive Accident Plan 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. See the chart to the right.

### 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 \$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.

**Option 2:** Provides up to \$250,000 AD&D Principal sum coverage;  
\$2,500 per month Accident Disability benefit for up to 24 months;  
\$2,500 per month Accident Hospital Inpatient Benefit.

**Option 3:** 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.

### SCHEDULE OF BENEFITS

Comprehensive Accident 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 Feet	100%
Sight in Both Eyes	100%
One Hand and Foot	100%
One Hand or One Foot and Sight of One Eye	100%
One Hand or One Foot	50%
Sight of One Eyes	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%
Coma	1% up to 10 months, less any other Principal Sum benefits paid after 31 days of continuous coma

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



## COMPREHENSIVE ACCIDENT PLAN SEMI-ANNUAL RATES

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

Rates shown are per \$1,000 in coverage.

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



Other coverage amounts are available. Please contact ISI for additional information.

Note: Accident Disability 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.

**Lump Sum Permanent and Total Disability Benefit**—If, due to a covered accident, an insured member is Permanently and Totally Disabled within 180 days, and the disability is total, continuous and permanent at the end of twelve months, the

Policy will pay 100% of the member's Principal Sum, less any other dismemberment benefits paid out as a result of the same covered accident.

Permanently and Totally disabled means that for a period of 180 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, except as provided by the War Risk Hazard provision. 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), except as provided by any Hazard provision, 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.

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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.

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.

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