

NEW

INSURANCE SPECIALISTS, INC.

Accidental Death & Dismemberment Insurance Plan

***Introducing...a
New Benefit of your
ISI Insurance, Inc.
membership!***

Affordable Accidental Death & Dismemberment Insurance available through your Association as a benefit of your membership.



INSURANCE SPECIALISTS, INC.

***Accidental Death & Dismemberment
Insurance Plan***



**MORE PEACE OF MIND FOR YOUR
FAMILY AND ADDITIONAL PROTECTION
FOR THEIR FUTURE**

No one wants to think about death or disabling injury, but if you avoid planning now, could you be forcing your family to abandon the plans you've dreamed of?

The Accidental Death & Dismemberment (AD&D) Plan—available through your Association with coverage issued by The Prudential Insurance Company of America—was designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following your death or dismemberment caused by a covered accident. It's money to help pay the mortgage, or for college education. It can be used to help pay for a wedding your daughter will remember all her life, or to help you regain your mobility and independence after a catastrophic accident.

If you died while covered, your beneficiary would receive a benefit amount you selected. Similarly, 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.

You may name your beneficiary on the Request for Coverage Form. You are automatically the beneficiary of your spouse and dependent children.

Rates for AD&D are affordable helping make the decision to apply easier. Please refer to the charts on the following pages to learn how affordable coverage can be.





THE AD&D PLAN OFFERS:

- A variety of coverage amounts up to \$500,000
- Optional coverage for your spouse and dependent children
- Affordable coverage that's available through your Association as a benefit of your membership

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.®

OPTIONAL FEATURES

Depending on your needs, you may customize some aspects of the Plan to fit your needs. The Plan offers:

Your choice of coverage amounts—Based on your family and lifestyle, you may request a coverage amount that you feel best suits your needs. Members may choose an amount ranging from \$50,000 to \$500,000, in \$10,000 increments.

Coverage for your family members—Once covered in the Plan, you may request Dependent AD&D coverage for your eligible spouse and dependent children. 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. A spouse coverage amount is limited to 50% of the member's AD&D coverage if there are no dependent children also covered, and 40% if dependent children are also covered. Covered dependent children must be between the ages of 15 days and 19 years (or 25, if a full-time student). The coverage amount for dependent children is capped at 10% of the member's AD&D coverage amount.

SCHEDULE OF BENEFITS

AD&D 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.



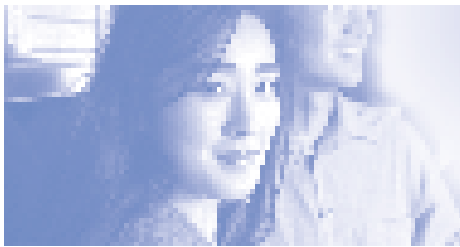
AD&D ANNUAL RATES

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.

Member only coverage	Member and Child coverage	Member and Spouse, or Member, Spouse and Child coverage
\$.62	\$.78	\$ 1.04

Coverage terminates at age 75.



EXAMPLE COSTS OF COVERAGE

Protecting yourself and your loved ones doesn't have to be expensive. Listed below are some of the common coverages Association members like yourself have selected:

- Members often select \$250,000 in coverage for themselves for an annual cost of \$155.
- Members who provide coverage for themselves and their child often select a \$100,000 coverage amount for an annual cost of \$78.
- Members who request coverage for themselves and their spouse most often select a \$100,000 benefit amount for an annual cost of \$104.

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.

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 30

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, 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.

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.

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