

# ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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## WHAT IS IT?

- AD&D insurance provides a high-benefit lump sum if you were to die as a result of a covered accident.
- It also pays partial benefits if you lose your vision, hearing, speech or limb in a covered accident.

## HOW THE COVERAGE WORKS

- Benefits are paid in addition to any life insurance you may have.
- Benefits can be used to pay for daily living expenses and other needs such as:
  - Monthly bills and credit card debts
  - Mortgage
  - Childcare
  - Funeral cost and estate taxes

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## WHY DO I NEED IT?

- AD&D applies wherever covered accidents happen, including accidents that may happen in your workshop, your kitchen or on the road.
- Paired with life insurance, AD&D can kick in an additional benefit that can help make a big difference during a challenging time.



In the U.S., a disabling injury occurs every second, and an accidental death occurs every 4 minutes.

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE



AD&D can provide important financial protection if you die or are seriously injured in an accident. This insurance covers death and specified injuries resulting directly from an accident (independently of all other causes). It does not cover death or injury resulting from sickness, disease, or medical or surgical treatments of a sickness or disease.

Coverage For	AD&D Coverage Amounts
<b>You</b>	<ul style="list-style-type: none"><li>Any of the following coverage amounts: \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000 or \$500,000</li></ul>
<b>Your spouse or domestic partner up to the age of 65.</b> <i>Note: Not eligible for coverage if in military service.</i>	<ul style="list-style-type: none"><li><b>If you have no dependent children:</b> 60% of your AD&amp;D coverage</li><li><b>If you have at least one dependent child:</b> 50% of your AD&amp;D coverage</li></ul>
<b>Your dependent children up to the age of 26.</b> (See page 4) <i>Note: Not eligible for coverage if in military service.</i>	<ul style="list-style-type: none"><li><b>If you have a spouse or domestic partner:</b> 15% of your AD&amp;D coverage</li><li><b>If you are unmarried, divorced or widowed:</b> 20% of your AD&amp;D coverage</li></ul>

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## BENEFIT EXAMPLE: A HELPING HAND

- Jim was a do-it-yourselfer working on an addition to his home when he had a power saw accident that destroyed his right hand.
- Unable to resume his normal duties at work as a draftsman, Jim relied on the lump-sum payment from his AD&D policy to get through his greatest challenges.
- He owed the next year of his life to his own foresight. AD&D helped replace his income while paying for physical therapy and a prosthetic hand.



This case illustration is fictitious and for illustrative purposes only.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.