



Group Accidental Death and Dismemberment Insurance

- *Protect Your Family and Loved Ones*
- *Gain Protection Even If You Don't Have a Life Insurance Benefit*
- *Supplement Your Existing Employer-Offered Life Insurance for Added Protection*

Amalgamated Life is committed to meeting the needs of working men and women. Our cost-effective, worksite products are designed to help you better manage your risks and gain protection for you and your family.

Did You Know...

- Over 42,000 deaths were due to motor vehicle accidents in 2007¹

- There were more than 123,000 deaths in 2007 attributed to accidents¹
- Accidental deaths due to a fall accounted for more than 22,000 deaths in 2007¹

Amalgamated Life's 100% employee paid Accidental Death and Dismemberment Insurance (AD&D) will provide the funds necessary to cover your family's expenses, from housing and utility bills to food and clothing, in the event of your accidental death or dismemberment.



Here are some of the outstanding features of our AD&D policy:

- Coverage renewable
- Coverage based on group rates
- Convenient payroll deduction option
- Coverage for employees and family members
- Coverage is effective 24 hours, 365 days a year
- If you suffer a loss as a result of a covered accident (i.e., death; coma; paralysis; and/or a loss of eyesight; limb; speech; or hearing), you or your beneficiary will receive benefits in addition to any proceeds payable under a life insurance policy
- Coverage for accidents on and off the job, as well as when traveling
- Extra protection can be obtained through additional optional riders**

Take action today to protect yourself and your family with Amalgamated Life's AD&D Insurance.

Statistics Support the Need for AD&D Coverage

If you believe you and your loved ones are unlikely to be the victims of an accidental death or dismemberment, you might want to read the latest data. The statistics are sobering.

Unintentional injuries are the leading cause of death among 25 to 44 year olds according to the National Vital Statistics Reports. The National Safety Council's 2010 Injury Facts® found that a disabling injury occurs every second in the U.S. and an accident claims an American life every four minutes.

The National Hospital Ambulatory Medical Care Survey found that unintentional injuries account for 28.4 million emergency visits annually in the U.S. and that there are 125,009 unintentional deaths annually based on the Centers for Disease Control and Prevention (CDC) data.

From unintentional fall deaths (almost 25,000 per year), motor vehicle traffic deaths (over 34,000 per year) and unintentional poisoning deaths (over 31,000 per year), there are more victims of accidental deaths than one would imagine.

Taking the proper steps to provide the resources needed following a devastating accident and/or death can provide you with some peace of mind.

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

► The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Accidental Death and Dismemberment Policy, the terms of the policy govern.

► For specific information regarding features and benefits on Amalgamated Life's AD&D policy, call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.



Policy form: ALGADDP-10*

*Features & form numbers may vary by state.

**Additional optional riders are not available in all states.

¹CDC-National Center for Injury and Violence Prevention and Control

Amalgamated Life Insurance Company
333 Westchester Avenue, White Plains, NY 10604
www.amalgamatedlife.com 866-975-4089

#A_ADD_M_1-17