

Accidental Death & Dismemberment

Accidental Death and Dismemberment Insurance:

- Insured Principal Sum: amounts between \$10,000 and \$250,000
- Insured Principal sum amounts may not exceed 10x the insured's annual salary
- Supplement Existing Employer-Offered Life Insurance for Added Protection

Features of our AD&D policy:

Plan Options:

- Insured Only Coverage
- Insured and Family Coverage
- Stand Alone

Family Coverages:

- **Spouse Principal Sum:**
 - 50% of Insured's Principal Sum if at the time of claim there is no Dependent Child
 - 40% of Insured's Principal Sum if there is at least one Dependent Child
- **Child(ren) Principal Sum:**
 - 10% of Insured's Principal Sum if at the time of claim there is a Spouse
 - 15% of Insured's Principal Sum if at the time of claim there is no Spouse

Additional AD&D Features and Benefits

Airbag Benefit	lesser of 10% of the Insured's Principal Sum to a Maximum Benefit of \$10,000
Bereavement And Trauma Counseling Benefit	\$100 per session
Maximum Number of Sessions	5 sessions
Maximum Benefit Per Covered Accident	\$500
Child Care Center Benefit	lesser of actual cost; 3% of the Insured's Principal Sum; or \$2,000 incurred within 4 years of date of death to Age 13 for each surviving Dependent Child
Maximum Benefit Period	
Common Accident Benefit	
Covered Spouse Benefit	100% of the Insured's Principal Sum up to a Maximum Benefit of \$500,000
Maximum Benefit Period	90 days from the date of a Covered Accident
Disappearance Benefit	100% of the Insured's Principal Sum if a body has not been found within 1 year
Emergency Medical Evacuation Benefit	
Maximum Benefit Per Covered Accident	lesser of actual or \$10,000
Exposure Benefit	100% of the Insured's Principal Sum
Extended Dependents Insurance Benefit	dependent's coverage continued for 12 months after death of the Insured employee
Higher Education Benefit	
Surviving Dependent Child Benefit	lesser of 2% of the Insured's Principal Sum subject to a Maximum Benefit of \$2,500 per year
Maximum Benefit Period	4 years per dependent child under age 25 max \$10,000 per child
Default Benefit	\$2,000
Home Alteration And Vehicle Modification Benefit	lesser of: actual cost of alterations; 2% of the Insured's Principal Sum; or \$2,500
Line of Duty Benefit	lesser of \$50,000 or 100% of the Insured's Principal Sum
Rehabilitation Benefit	lesser of: actual cost of rehabilitation; 10% of the Insured's Principal Sum; or \$10,000
Repatriation of Remains Benefit	
Maximum Benefit	lesser of actual or \$5,000
Seat Belt Benefit	lesser of 10% of the Insured's Principal sum or \$50,000
Spouse Training Benefit	lesser of actual cost or \$5,000
Default Benefit	\$2,000
Total and Permanent Disability Benefit	lesser of 50% of the Insured's Principal Sum or \$50,000
Waiver of Premium Benefit	premium waived if Insured is disabled prior to age 60 after 9 months

Policy Form: ALGADDP-10*

*Features & form numbers may vary by state.

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 policy. If the information in this product sheet differs from the Accidental Death & Dismemberment Policy, the terms of the policy govern.

For product information please contact:
marketing@amalgamatedbenefits.com

333 Westchester Avenue
White Plains, NY 10604
866.975.4089

www.amalgamatedbenefits.com

