

# ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

## Group Insurance Summary Guaranteed Acceptance

Accidental Death and Dismemberment (AD&D) insurance is designed to provide you financial protection in the event of a significant injury or death due to an accident.

Insurance Specialists, Inc. (ISI) has negotiated exclusive rates for your Association underwritten by New York Life Insurance Company, the largest mutual insurance company in the United States.\*

### Eligibility

All Active Members<sup>1</sup> in good standing under age 65 at the time of enrollment, their spouse/domestic partner under age 65, and dependent unmarried children up to age 19 (or age 26 if a full-time student).

### Maximum Benefit Amount

#### Member Only Coverage Option

Age	Amount
Under the age of 65	Any amount from \$25,000 up to \$750,000, in \$25,000 increments.
	U.S. Equestrian Federation and U.S. Fencing Association Members: Any amount from \$25,000 up to \$500,000, in \$25,000 increments.

### Family Coverage Options

The amount of insurance applicable to Family coverage designed for your dependent spouse/domestic partner and/or Dependent Children, is expressed as a percentage of the amount the Member selects:

- Spouse/domestic partner and eligible child or children — Spouse/domestic partner: 40% of your amount; Each child: 10% of your amount
- Spouse/domestic partner and no eligible dependent child or children — Spouse/domestic partner: 50% of your amount
- No spouse/domestic partner but dependent children — Each child: 10% of your amount

\*Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/5/23. For methodology, please see <https://fortune.com/franchise-list-page/fortune-500-methodology-2023/>

## Rates at a Glance

### Monthly Rates

Coverage Amount				
	\$100,000	\$250,000	\$500,000	\$750,000
Member	\$4.00	\$10.00	\$20.00	\$30.00
Member + Family*	\$6.00	\$15.00	\$30.00	\$45.00

Rates above are for Active Members<sup>1</sup> except for members of U.S. Equestrian Federation and U.S. Fencing Association (see rates below).

### Monthly Rates for U.S. Equestrian Federation and U.S. Fencing Association Members

Coverage Amount			
	\$100,000	\$250,000	\$500,000
Member	\$5.00	\$12.50	\$25.00
Member + Family*	\$7.50	\$18.75	\$37.50

\*Family coverage includes your spouse/domestic partner and all your eligible child(ren).

Rates are current as of 2024. Other payment modes are available. Please contact ISI at **888-474-1959** for a full list of benefits. Coverage ends at age 70 for member and spouse/domestic partner and for child(ren) age 19 or age 26 (if a full-time student).

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date, but not more than once in any 12-month period, and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the ISI Insurance Trust.

## Schedule of Covered Losses

All amounts are stated as percentages of the full amount

Covered Loss	Percentage of Principal Sum
loss of life	100%
loss of two limbs	100%
loss of sight of both eyes	100%
loss of one limb and the sight of one eye	100%
loss of speech and hearing	100%
loss of movement of both upper and lower limbs (quadriplegia)	100%
brain damage	100%
loss of arm permanently severed at or above the elbow	75%
loss of leg permanently severed at or above the knee	75%
loss of hand permanently severed at or above the wrist but below the elbow	50%
loss of foot permanently severed at or above the ankle but below the knee	50%
loss of movement of both lower limbs (paraplegia)	50%
loss of movement of both upper and lower limbs on one side of the body (hemiplegia)	50%
loss of sight of one eye	50%
loss of speech or hearing	50%
loss of movement of one limb	25%
loss of thumb and index finger on one hand	25%

Loss of sight, speech or hearing means total and permanent loss.

Loss of limb means severance through or above the wrist or ankle.

Loss of thumb and index finger means severance through or proximal to the metacarpophalangeal joints.

Loss of movement of limbs means total and permanent paralysis of such limbs.

Maximum amount payable for all covered losses sustained in one accident is capped at 100% of the Principal Sum.  
The maximum amount payable for any one accident for all losses due to the same limb is the largest benefit available.

## **Additional Insurance Benefits**

This policy includes the following benefits at no additional cost to you:

- Seat Belt Benefit
- Air Bag Benefit
- Common Carrier Benefit
- Child Care Benefit
- Child Education Benefit
- Accident Hospital Indemnity Benefit
- Coma Benefit
- Exposure Benefit
- Burn Disfigurement Benefit
- Parental Care Benefit
- Rehabilitation Benefit
- Common Disaster Benefit
- Repatriation Benefit

**Don't miss out on this important benefit offer.**

Call us today at **888-474-1959**

## Frequently Asked Questions

### Is a medical exam required?

No. Your acceptance is **guaranteed!** There is no medical exam and no medical questions; you may apply quickly and easily in as little as 5 minutes.

### Will this insurance pay in addition to other coverage?

Yes. This insurance pays in addition to any other insurance coverage you have.

### When does coverage become effective?

Coverage takes effect on the first day or fifteenth day of the month after your application is received and approved by New York Life and the premium contribution is paid when due. You must be insured under the policy for coverage for your dependent spouse and children if requested to take effect.

### How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, you and insured spouse have not reached age 70 or age 19 (age 26 if a full-time student) for your insured dependent children, the insurance continues for your class and the policy remains in force, you request to end insurance, do not begin Active Duty in the Armed Forces, or do not reactivate your coverage within three months of returning from Active Duty in the Armed Forces and your benefit amount has not been paid in full (coverage for insured dependent spouse and child(ren) can continue as long as the premium was paid when due). For insured dependents, coverage ends if your spouse ceases to be your lawful married spouse or your insured children marries or becomes an insured member. Please see the certificate of insurance for details.

### Are there any exclusions to my coverage?

Yes. This policy will not pay benefits for any loss caused by:

1. treatment for a loss that is due to any medical, dental or surgical treatment unrelated to the accident for which benefits are payable;
2. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
3. bacterial infection, other than infection occurring in an external accidental wound or from food poisoning;
4. suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane;
5. injuries received while traveling by air (for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight unless if solely traveling as a passenger);
6. active participation or incarceration resulting from any of the following other than a victim: committing or attempting to commit a felony, illegal occupation or activity, insurrection or riot;
7. Drugs, unless prescribed by a doctor or if purely accidental and unforeseen circumstances;
8. war, whether declared or undeclared; or
9. Duty in the military, naval or air services of any country.

### Is there an exclusion for intoxication?

Yes. This policy will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

## 30 Day Free Look Period

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated and you will be sent a full refund — no questions asked.

<sup>1</sup>You must be a member of an ISI Insurance Trust participating association to qualify for this insurance benefit. Participating Associations are: Akron Bar Association, Alabama State Bar, American Mountain Guides Association, American Osteopathic Association, American Society of Acupuncturists, Atlanta Bar Association, DeKalb County Bar Association, Georgia Trial Lawyers Association, Indianapolis Bar Association, Kansas Bar Association, Los Angeles County Bar Association, Louisiana Dental Association, Maricopa County Bar Association, Massachusetts Nurses Association, Mississippi Association for Justice, Mississippi Dental Association, Mississippi Society of Certified Public Accountants, Missouri Society of Certified Public Accountants, New Haven County Bar Association, Orange County Bar Association, Student Osteopathic Medical Association, National Press Club, US Fencing Association and US Equestrian Federation.

Coverage may not be available in all states. Please contact ISI at 888-474-1959 for more information.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy issued by New York Life to the ISI Insurance Trust. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy. Please contact ISI at 888-474-1959 for costs and complete details.

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**Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 under Group Policy G-31132-0 on Policy Form GMR-FACE/G-31132-0.**

**Administered by Insurance Specialists, Inc., 2964 Peachtree Road NW, Suite 105, Atlanta, Georgia 30305. Arkansas Insurance License #100109417 California Insurance License #0C88526.**



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