

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Individual Member Benefit

Cost: \$2.00 per \$1,000 coverage

- + This coverage is in effect 24 hours a day and the cause of death does not have to be fire service related.
- + \$1,000 AD&D benefit is included with your membership dues.
- + Coverage is either \$1,000 included with your membership dues **OR** a larger amount if elected. The \$1,000 is not added to a larger policy. It is either one policy or the other, not both.

Available policies listed below.

DO NOT choose a different amount for coverage not listed.

\$1,000 coverage: Cost \$2.00

\$8,000 coverage: Cost \$16.00

\$2,000 coverage: Cost \$4.00

\$10,000 coverage: Cost \$20.00

\$3,000 coverage: Cost \$6.00

\$15,000 coverage: Cost \$30.00

\$4,000 coverage: Cost \$8.00

\$20,000 coverage: Cost \$40.00

\$5,000 coverage: Cost \$10.00

\$25,000 coverage: Cost \$50.00

\$6,000 coverage: Cost \$12.00

\$50,000 coverage: Cost \$100.00

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- ✚ Insurance can be purchased at any time and is not restricted to purchase only at membership renewal. To add additional insurance after membership renewal, contact the Secretary/Treasurer.
- ✚ A maximum of \$50,000 is allowed per insured.
- ✚ To purchase insurance, include the amount you would like on the line behind your name and include payment for the insurance with your dues.
- ✚ You need to list a beneficiary, even if you don't purchase additional insurance. \$1,000 coverage is included with your membership dues so in the event of a death, a beneficiary needs to be designated.

The dismemberment coverage is for the loss of a limb and pays on a percentage of loss assessed.

Heart attacks, strokes, cancer or other medical related conditions are not considered accidental death and are not covered in this program. There are no age limits with this policy.

There are a few standard exclusions: suicide or any attempt to injure person, infection except pyogenic infection caused wholly by a covered injury, death while at war or any act of war or while in the military service, injury during organized athletic activity, injury while intoxicated or under the influence of drugs or if injured is piloting a plane or skydiving. Exclusions notwithstanding changes in the policy are listed here.

This is an Accidental Death and Dismemberment policy only. Be aware when using this as your only life insurance policy as there are restrictions as noted above.