



# Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment (AD&D) insurance provides 24-hour coverage for a critical or fatal accidental injury that occurs on or off the job. The insurance pays out a lump sum payment, following an accident that results in loss of life or limb, based on a schedule of benefits.

The benefit payout may be used to cover the cost of care or treatment, or to replace lost income, or to address personal needs for the individual or family. (Note: AD&D does NOT replace health insurance.)

## Why AD&D?

The need for the product is widespread: According to the National Center of Health Statistics<sup>1</sup>, accidents are the leading cause of death for people under age 45, and the 5th leading cause of death overall. Approximately 122,000 people die per year from unintentional injuries<sup>2</sup>.

Interest in accident insurance continues to grow. According to SHRM<sup>3</sup>, more than 75% of companies sponsor Accident insurance plans for their workers.

<sup>1</sup> National Center for Health Statistics, 2009; <sup>2</sup> Center for Disease Control (CDC), 2009; <sup>3</sup> Employee Benefit Survey, Society for Human Resource Management, 2009.

## Our AD&D Line: Product Features

Our AD&D product provides a lump sum benefit to guard against the financial risks associated with an accidental injury or fatality. It provides 24-hour coverage for accidental death or dismemberment, as well as optional benefits for seat belt use and childcare. Dependent coverage is also available.

The benefit may be offered employer-paid, or employee-paid (voluntary), or a combination of the two. Coverage is offered on a guarantee issue basis, with no medical underwriting required.

AD&D is available to groups with at least 100 eligible lives, when it is offered independently. However, when the product is offered with another Beazley gap protection product, it is available to groups with at least 10 eligible lives.

## Our Product at a Glance

### Simple

- Offered guarantee issue.
- Covers accidental death or dismemberment, such as loss of limbs, eyesight, and speech
- Accessible, accurate and timely administrative support

### Flexible

- Flexible funding options (employer-funded, employee-paid, or combination)
- Optional benefits for seat belt use and childcare coverage
- Dependent coverage available

### Affordable

- Can provide age-banded rates, as well as composite rates if employer-funded

AD&D PLAN DESIGN			
PLAN HIGHLIGHTS	RANGE OF OPTIONS		
Funding Options	<ul style="list-style-type: none"> <li>May offer employer-paid, or employee-paid (voluntary), or a combination of the two</li> </ul>		
Underwriting	<ul style="list-style-type: none"> <li>Guarantee issue</li> </ul>		
Benefit Amounts (Varies by group size)	<ul style="list-style-type: none"> <li>When offered independently: \$50,000-\$200,000 per life</li> <li>When offered with another Beazley gap protection product: \$25,000-\$200,000 per life</li> </ul>		
Participation (Varies by group size)	<p><i>When offered independently:</i> At least 100 eligible employees</p> <ul style="list-style-type: none"> <li>100-249 employees: Minimum 50 covered lives</li> <li>250-999 employees: Minimum 100 covered lives</li> <li>1000-1999 employees: Minimum 150 covered lives</li> </ul> <p><i>When offered with another Beazley gap protection product:</i> At least 10 eligible employees</p> <ul style="list-style-type: none"> <li>10-49 employees: Minimum 7 covered lives</li> <li>50-99 employees: Minimum 15 covered lives</li> <li>100-249 employees: Minimum 25 covered lives</li> <li>250-999 employees: Minimum 35 covered lives</li> <li>1000-1999 employees: Minimum 45 covered lives</li> </ul>		
<b>ADDITIONAL BENEFIT OPTIONS</b>			
Optional Benefits	<ul style="list-style-type: none"> <li>Seat Belt/Air Bag: 10% of principal sum, up to max of \$12,500</li> <li>Child Care: \$1,000-\$5,000 annual max for 4 years to age 13</li> </ul>		
Dependent Coverage	<ul style="list-style-type: none"> <li>Spouse</li> <li>Child</li> </ul>		
<b>PLAN PARAMETERS</b>			
Termination	<ul style="list-style-type: none"> <li>Terminates at age 69</li> </ul>		
<b>COVERED LOSSES</b>			
Schedule of Benefits (Percent of Accidental Death Benefit)	<table border="0"> <tr> <td> <ul style="list-style-type: none"> <li>Loss of two or more hands or feet (100%)</li> <li>Loss of sight of both eyes (100%)</li> <li>Quadriplegia (100%)</li> <li>Paraplegia (50%)</li> <li>Hemiplegia (50%)</li> <li>Uniplegia (25%)</li> <li>Coma (100%)</li> <li>Brain Death (100%)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Loss of one hand or foot (50%)</li> <li>Loss of sight in one eye (50%)</li> <li>Loss of speech (50%)</li> <li>Loss of hearing in both ears (50%)</li> <li>Loss of thumb or index finger on same hand (25%)</li> <li>Loss of four fingers on the same hand (50%)</li> <li>Loss of four toes on the same foot (25%)</li> <li>Loss of thumb (25%)</li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>Loss of two or more hands or feet (100%)</li> <li>Loss of sight of both eyes (100%)</li> <li>Quadriplegia (100%)</li> <li>Paraplegia (50%)</li> <li>Hemiplegia (50%)</li> <li>Uniplegia (25%)</li> <li>Coma (100%)</li> <li>Brain Death (100%)</li> </ul>	<ul style="list-style-type: none"> <li>Loss of one hand or foot (50%)</li> <li>Loss of sight in one eye (50%)</li> <li>Loss of speech (50%)</li> <li>Loss of hearing in both ears (50%)</li> <li>Loss of thumb or index finger on same hand (25%)</li> <li>Loss of four fingers on the same hand (50%)</li> <li>Loss of four toes on the same foot (25%)</li> <li>Loss of thumb (25%)</li> </ul>
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Benefits and range of options may vary by state. Premium will vary based on plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of the company.

## Contact us

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