

# AIG Group Accidental Death & Dismemberment (AD&D) Insurance Policy Summary (#PAI 0009129919-A)

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Reminder: This is a general summary of benefits and not a guarantee of coverage or service. The information is presented in summary form and should be used for summary purposes only. Refer to the [policy](#) for full details.

## *Description of Classes*

Class 1: All Employees of the Policyholder not in Class 2.

Class 2: All Sherriff Deputies of the Policyholder not in Class 1.

Class 3: All Eligible Spouses and Eligible Dependent Children of Class 1 or 2 Insureds.

## *Principal Sum (by Class)*

Class 1: Not less than \$10,000.00, or more than \$250,000.00, in increments of \$10,000.00

Class 2: Not less than \$10,000.00, or more than \$75,000.00, in increments of \$10,000.00

Class 3: See the following descriptions:

*For an Insured Dependent Child.* If an Insured Dependent Child suffers a loss for which a Benefit is payable under the Policy and there is an Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$37,500.00 or 15% of the Insured's Principal Sum on the date of the accident causing the loss. If there is no Insured Spouse on the date of the accident causing the loss, the Insured Dependent Child's Principal Sum is the lesser of \$37,500.00 or 20% of the Insured's Principal Sum on the date of the accident causing the loss.

*For an Insured Spouse.* If an Insured Spouse suffers a loss for which a Benefit is payable under the Policy and there is an Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 60% of the Insured's Principal Sum on the date of the accident causing the loss. If there is no Insured Dependent Child on the date of the accident causing the loss, the Insured Spouse's Principal Sum is 50% of the Insured's Principal Sum on the date of the accident causing the loss.

## *What are the monthly premiums?*

The [monthly premiums](#) are employee paid and are based on the following rates:

Class 1 & 2: \$0.03 per \$1,000 of coverage

Class 3: \$0.05 per \$1,000 of coverage

## *What is the accidental dismemberment benefit?*

If Injury to the Insured Person results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Principal Sum by Class shown below for that Loss:

<i>For Loss of</i>	<i>Percentage of Principal Sum</i>
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
Sight of One Eye	50%
Speech or Hearing in Both Ears	50%

Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%

“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye. “Loss” of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. “Loss” of speech means total and irrecoverable loss of the entire ability to speak. “Loss” of thumb and index finger means complete severance through or above the metatarsophalangeal joint of both digits. If more than one Loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

*What is the accidental death benefit?*

If Injury to the Insured Person results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Principal Sum by Class.

*Is there a limitation on multiple benefits?*

Yes, if an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following Benefits provided under the Policy, the maximum amount payable under all of the Benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment Benefit, Paralysis Benefit, Coma Benefit.

*Are there any exclusions?*

No coverage shall be provided under this Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the excluded risks outlined in the policy, even if the proximate or precipitating cause of the loss is an accidental bodily Injury. Refer to the policy for detailed information.

*Does my coverage reduce as I get older?*

The amount payable for a loss will be reduced if an Insured Person is age 70 or older on the date of the accident causing the loss with respect to any Benefit provided under the Policy where the amount payable for the loss is determined as a percentage of his or her Principal Sum. The amount payable for the Insured Person’s loss under that Benefit is a percentage of the amount that would otherwise be payable, according to the following schedule:

<i>Age on date of accident</i>	<i>Percentage of amount otherwise payable</i>
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

Premium for an Insured Person age 70 or older is based on 100% of the coverage that would be in effect if the Insured Person were under age 70. “Age” as used above refers to the age of the Insured Person on the Insured Person's most recent birthday, regardless of the actual time of birth.

*Are there other benefits under this policy?*

Yes, they include Accidental Death Benefit, Accidental Dismemberment Benefit, Exposure and Disappearance, Children’s Additional Indemnity for Dismemberment and Paralysis Benefit, Coma Benefit, Common Disaster Benefit, Conversion Privilege, Day Care Benefit, Family Extension Benefit, Group Medical/Dental Premium Continuation Reimbursement Benefit, In-Hospital Indemnity Benefit, Paralysis Benefit, Rehabilitation Benefit, Seat Belt and Air Bag Benefit, Tuition Benefit, and Waiver of Premium Benefit. Refer to the policy for detailed information.