



ACCIDENTAL DEATH AND DISMEMBERMENT RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other Terms of this insurance, all Insured Persons who have elected the Accidental Death and Dismemberment Rider will be entitled to the benefits listed below.

The following benefit is added to the **BENEFIT SUMMARY**:

Other Services		
NOT Subject to Deductible and Coinsurance unless otherwise noted		
Eligible Medical Expenses are limited to Usual, Reasonable and Customary		
Limits per Period of Coverage unless stated as Maximum Limit		
Benefit	Limits	
Accidental Death & Dismemberment - Principal Sum: Refer to Declaration - Death must occur within ninety (90) days of the Accident	Accidental Death: 100% of Principal Sum	
	Dismemberment:	
	<u>Accidental Loss</u>	<u>Percent of Principal Sum</u>
	Sight of one eye	50%
	One hand or one foot	50%
	One hand and the loss of sight of one eye	100%
	One foot and the loss of sight of one eye	100%
	One hand and one foot	100%
	Both hands or both feet	100%
	Sight of both eyes	100%

The following provision is added to the **Certificate of Insurance**:

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, they are eligible for the coverage included in this Rider.

The **ACCIDENTAL DEATH AND DISMEMBERMENT** provision is deleted in its entirety and replaced with the following:

ACCIDENTAL DEATH AND DISMEMBERMENT:

- (1) **ACCIDENTAL DEATH:** Subject to the Terms of this insurance, in the event the Insured Person has an Accident during the Period of Coverage which results in death during the Period of Coverage, the Company will pay an Accidental Death benefit in the amount of the Principal Sum as shown on the Declaration Page.

The Insured Person's death must occur within ninety (90) days of the Accident and result, directly and independently of all other causes, from an accidental bodily Injury which is unintended, Unexpected, and unforeseen. The bodily Injury must be evidenced by a visible contusion or wound, except in the case of accidental drowning. The bodily Injury must be the sole cause of death. The Company will pay the benefit owed upon proper application therefor, in the following order:

- to the beneficiary designated in writing by the Insured Person
- to the Insured Person's closest surviving Relative
- the Insured Person's estate
- to a claimant entitled to payment under applicable small estate affidavit laws.

- (2) **DISMEMBERMENT:** Subject to the Terms of this insurance, and if the Insured Person has an Accident during the Period of Coverage which results in a loss identified in the BENEFIT SUMMARY within ninety (90) days from the

date of the Accident and during the Period of Coverage, the Company will reimburse the Insured Person the applicable loss/dismemberment shown in the BENEFIT SUMMARY.

The maximum benefit payable for all dismemberment or losses resulting from any one (1) Accident or Injury shall not exceed the Principal Sum shown on the Declaration Page for Accidental Death.

The loss of a hand or foot means the complete severance at or above the wrist or ankle joint. The loss of sight means the entire and irrecoverable loss of sight. The Insured Person's dismemberment must result, directly and independently of all other causes, from an accidental bodily Injury which is unintended, Unexpected, and unforeseen. The bodily Injury must be evidenced by a visible contusion or wound. The bodily Injury must be the sole cause of dismemberment.