



## Accidental Death & Dismemberment

### Product Highlights



#### Underwriting Classification

- Guaranteed Issue
- Unisex rates
- Spouse and Child(ren) coverage available



#### Issue Ages

Primary Insured and Spouse 18-70



#### Renewability

Guaranteed renewable for life



#### Benefit Payment Condition

- The company will pay the applicable benefit amount if the insured's loss occurs within 90 days following a covered accidental injury that causes the loss
- The company will pay the applicable benefit amount for one (1) covered loss per accident for each insured who sustains a covered accidental injury
- If an insured sustains multiple injuries from the same accident, the company will pay for the covered loss with the largest benefit amount payable



#### Accidental Death Benefits Amount

- \$100,000, \$200,000, \$300,000, \$400,000 or \$500,000 available for primary insured
- Spouse benefits are 50% of the primary insured's selected amount
- Child benefits are 20% of the primary insured's selected amount
- If an accidental death occurs while riding as a fare-paying passenger in a common carrier, the company will pay an additional benefit equal to two times the accidental death benefit amount



#### Dismemberment Benefit as a Percentage of Accidental Death Benefit

The company will pay 100% of the accidental death benefit for loss of:

- Both hands or arms
- Both feet or legs
- Sight of both eyes
- A combination of any two single dismemberments

## Product Highlights Cont'd.

The company will pay 50% of the accidental death benefit for loss of:

- Either one hand or arm or one foot or leg
- Sight of one eye



### Paralysis Benefit as a Percentage of the accidental Death Benefit

*Benefits are not available in GA*

- Quadriplegia: 100%
- Paraplegia: 50%
- Hemiplegia: 50%



### Loss of Hearing and Severe Burns Benefit (100%)

*Benefits are not available in GA*

- **Loss of Hearing:** A hearing loss above 90 decibels in both ears
- **Severe Burns:** Full thickness or third degree burn which covers at least 20% of the body surface



### Benefit Reduction

All benefits will automatically decrease 50% on the policy anniversary following the insured's 70<sup>th</sup> birthday, or after 5 years from the effective date, whichever provides the longer benefit.



### Payment Methods

Credit Card or Bank Draft

## Exclusions & Limitations

No benefits will be paid for any expense not identified and included as a covered loss under the policy. You will be fully responsible for payment of any expense that is not a covered loss. We will not pay benefits for:

1. Any Accidental Injury that occurs while this policy is not in force.
2. Any Accidental Injury sustained prior to the Policy Date that is aggravated or reinjured by any event that occurs after the Policy Date.
3. Any loss caused by or resulting in whole or in part from
  - a. War, declared or undeclared, or actively serving in the armed forces or their auxiliary units, including any country's National Guard or Army Reserve or their equivalent
  - b. Committing, attempting to commit, or participation in a felony or engaging in an illegal occupation
  - c. Participation in a riot, rebellion, or insurrection
  - d. Alcoholism or drug addiction
  - e. An intentionally self-inflicted Injury while sane or insane
4. Any loss resulting, either directly or indirectly, from participation in high risk activity for pay, profit, or other commercial purposes, including, but not limited to:
  - a. A sporting event
  - b. Skydiving

## Exclusions & Limitations Cont'd.

- c. Hang gliding
  - d. Parachuting
  - e. Piloting experimental or ultralight aircraft
  - f. Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot
  - g. Any device for aerial navigation, except as a fare-paying passenger
  - h. Riding in an air balloon
  - i. Bungee jumping
  - j. Rappelling
  - k. Professional mountain and / or rock climbing
  - l. Rodeo participation
  - m. Organized contests including, but not limited to, organized contests of speed, go cart racing, dirt bike racing, demolition derbies, and mountain bike racing. This exclusion also includes the practice, qualification, and / or testing for such activities.
- 5. Accidental Injuries received or caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction or the geographic area in which the loss or cause of loss was incurred.
  - 6. Accidental Injuries received or caused directly or indirectly while under the influence of poison, fumes, noxious chemical substance, or gas that was deliberately ingested.
  - 7. Travel, or flight in or descent from any kind of aircraft unless
    - a. As a fare paying passenger
    - b. As a passenger on an official flight of the Military Airlift Command of the United States or similar air transport services of other countries.

**Disclaimer:** This is a product highlight and state variations may apply.

### About Medico

Medico Insurance Company is part of the American Enterprise family of companies. Financially strong, American Enterprise companies are focused on helping customers secure their financial future by providing select supplemental life and health insurance products to individuals and families. The member companies are licensed in 49 states and the District of Columbia. The products are marketed through independent insurance agents, career agents, direct marketing and distribution partners.