

Don't let an accident become a financial burden on your members.

Accidental Death & Dismemberment Insurance

For Broker Use Only

When an accident strikes, it can affect injured members and their families. Coping with the emotional impact of an accident is difficult enough without having to worry about finances.

**Our customers
have counted on us
since 1810.**

Overview

Accidental Death and Dismemberment (AD&D) insurance is one of the most economical – and often overlooked – forms of coverage that association or affinity members can purchase. The plan from The Hartford offers important coverage for accidental loss of life, limbs, speech, hearing and sight.

Our guaranteed acceptance feature means that no medical exam is needed to qualify, and the plan provides coverage 24 hours a day - on or off the job.

Product Specifications	
Eligibility Age	18 to 75
Termination Age	80
Death Benefit	\$25,000 - \$500,000*
Benefit Reduction	50% at age 75
Rate Basis	Single rate for all ages
Underwriting Basis	Guaranteed issue
Family Coverage	Available
Special Programs	Loyalty and Escalatory Programs Available

See available options listed on the reverse side.

Available Options

Combine the standard features listed on page 1 with any of the following options, and you’ve got a package that’s tough to beat:

Available Benefit	Description
Adaptive Home and Vehicle	Provides a benefit to help pay for alterations to residence or car if insured suffers an injury.
Anti-inflation	Increases the principal sum automatically to help offset for inflation increases.
Child Education	Pays a benefit toward tuition for a student in an institution of higher learning if the insured dies in a covered accident.
Common Carrier	Provides an additional benefit if the loss occurs while the insured is traveling on a common carrier (airplane, etc.).
Daycare	Pays toward daycare expenses for each dependent child if the insured dies in a covered accident.
Felonious Assault	Pays a benefit if a loss is due to a criminal act directed at the insured.
Funeral Expense	Pays an additional benefit to be used for funeral expenses.
Hospital Accident	Pays a daily benefit for a period of hospitalization due to a covered injury.
Repatriation	Pays a benefit for burial or transportation of insured’s body after an accidental death occurs outside state/country of residence.
Seat Belt (optional airbag benefit)	Pays an extra benefit if loss occurs while insured is wearing a seat belt. Optional airbag benefit pays an extra benefit if loss occurs in a vehicle equipped with an airbag.
Spouse Education	Provides a benefit for the occupational training of a spouse if the insured dies in a covered accident.
Survivor Income	Pays a monthly benefit to the surviving family if the insured dies in a covered accident.

Higher benefit amounts and different age limits are available under certain conditions. Some features and options may not be available with all policies or approved in all states.

Visit [TheHartford.com/association](https://www.TheHartford.com/association)



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*Maximum benefit amount depends on individual case characteristics.