

Voluntary Accidental Death & Dismemberment



Accidental Death & Dismemberment (VAD&D) insurance. VAD&D allows you to select accidental death and dismemberment benefits that protect your income in the event you suffer an unexpected loss due to accidental death or bodily injury. VAD&D provides full 24-hour protection against accidents anywhere in the world. Through the ease of payroll

deduction, you can now pay for this affordable protection. Voluntary Accidental Death & Dismemberment...your peace of mind.

Highlights of Coverage

Covered Losses

- Loss of life - 100%
- Loss of two or more members - 100%
- Loss of one member - 50% of the loss of life benefit
- Loss of thumb & index finger (same hand) - 25% of the loss of life benefit

If the insured person sustains more than one of the above losses as the result of any one accident we will pay only the one largest amount to which the insured person is entitled.

A member means hand, foot, eyesight, speech, or hearing.

Additional Benefits

- Seat Belt Accidental Death - 10% of loss of life benefit, not to exceed \$25,000
- Air Bag Accidental Death - 10% of loss of life benefit, not to exceed \$10,000
- Special Education Benefit for Spouse and Children - up to \$2,500 for 4 years
- Other benefits may be available upon request.

This benefit summary provides a very brief description of US Able Life's insurance products. This is not an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. If you enroll and are approved for coverage, you will be furnished with a policy or certificate of insurance. Please read your insurance documents carefully.