



***Educators Mutual
Insurance
Association***

**Basic AD&D
(Accidental Death &
Dismemberment)**

Eligibility	Employee
	An active member of Educators Mutual Insurance Association in good standing
Basic AD&D	Employee
Basic AD&D Amount:	\$5,000
Benefit Costs:	Paid for by Educators Mutual Insurance Association.
Schedule of Benefits:	
Loss of Life	100% of the Principal Sum in the event of accidental loss of life occurring within 365 days of a Covered Accident.
Living	Up to 100% of the Principal Sum for paralysis, dismemberment, loss of eyesight and speech and hearing in both ears. (see below.)
Coma	Loss results directly and independently of all other causes 1% per month for 11 months, then 100% of principal sum after 12 th month
<u>Dismemberment</u> One member Two members Thumb & index All four fingers/same hand All toes	50% of principal sum 100% of principal sum 25% of principal sum 25% of principal sum 20% of principal sum
<u>Paralysis</u> Total paralysis of upper & lower limbs Total paralysis of both lower limbs Total paralysis of upper & lower limbs on one side of the body Total paralysis of one upper or one lower limb	(Quadriplegia) - 100% (Paraplegia) - 75% (Hemiplegia) - 50% (Uniplegia) - 25%
Sight in One Eye	50%
Speech and Hearing	100%
Speech or Hearing	50%
<u>Extension of Benefits</u> Benefits expanded to cover the following circumstances:	
Exposure & Disappearance - loss occurs due to exposure; disappearance & not found within one year	
<u>Additional Benefits</u>	
Seatbelt	\$5,000 - Loss of Life occurs while riding in a private passenger car and properly worn seatbelt fails to protect
Critical Burn	50% of the Principal Sum

NOTE: This is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describe the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern. For a list of exclusion please refer certificate of coverage.