

Accidental Death And Dismemberment

When Life Twists, Turn To Your Coverage



Group Accidental Death and Dismemberment (AD&D) insurance coverage, included with Group Voluntary Life insurance from Standard Insurance Company, provides a benefit if you or your insured spouse¹ have an accident that results in a covered loss of life, limb or eyesight.

Your Benefit Amount

The amount of the AD&D insurance benefit payable for a covered loss is a percentage of the AD&D insurance in effect on the date of the covered accident and may be subject to exclusions and limitations. It's important to note that no more than 100 percent of the AD&D insurance will be paid for all losses resulting from one accident.

Type of Loss	Percentage Of AD&D Insurance Payable
Life	100%
One hand or one foot - permanent severance from the body at or above the wrist or ankle joint	50%
Sight of one eye - entire, irrecoverable loss	50%
Two or more of the above losses	100%

The loss must have been solely and directly caused by an accident, independently of all other causes, and within 365 days of the accident.

Seat Belt Benefit

If you were to lose your life in an automobile accident covered under AD&D insurance, and you were wearing your seat belt (as evidenced by a police report), The Standard will pay your beneficiary an additional amount of AD&D insurance.

Age-Graded Reductions

Typically, insurance benefits are reduced to a percentage of the original amount based upon attainment of specified ages.

continued



For more information about the AD&D insurance available through your employer's coverage under the Voluntary Group Life Insurance plan, contact your human resources representative.

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www.standard.com

GP491-LIFE/TRUST/S399

Accidental Death And Dismemberment
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¹ Spouse may include a civil union partner. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

Coverage Exclusions And Limitations

AD&D insurance benefits are not payable for losses caused, or contributed to, by:

- War or any act of war
- Suicide or other intentionally self-inflicted injury, while sane or insane²
- Committing, or attempting to commit, an assault or felony – or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless under the direction of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When AD&D Insurance Ends

AD&D insurance will automatically end on the earliest of the following:

- The date your Group Life insurance ends
- The date your waiver of premium begins
- The date your Employer's coverage under the Group Policy for AD&D Insurance terminates
- The date the last period ends for which a premium was paid for your AD&D Insurance

For your spouse, AD&D insurance will end automatically on the date your Dependents Life insurance ends.

AD&D insurance cannot be continued under waiver of premium or continuation of insurance (also called portability).³

² For Colorado and Missouri residents, "insane" is not applicable.

³ Not applicable in all states.