

## AD&D Plan Summary

### ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The Brotherhood's Relief and Compensation Fund has purchased an insurance plan which provides Accidental Death and Dismemberment (AD&D) protection to all dues paying members for accidents that occur while on duty (except as limited by the Exclusions). The amount of insurance is \$50,000 per member and takes effect on December 1, 1999 or on the date you become a dues paying member, whichever is later.

<u>Loss of:</u>	<u>% of amount of insurance payable:</u>
Life	100%
Two or More Members	100%
One Member	50%
Thumb & Index Finger of the Same Hand	50%
Speech and Hearing	100%
Speech or Hearing	50%

Benefits will be paid for covered losses, described below, sustained within 365 days of the date of an accident.

If the same accident causes more than one of these losses, the Plan will pay only one amount, the largest amount that applies.

"Member" means hand, foot, or eye. "Loss" with regard to: hand or foot means complete severance through or above the wrist or ankle joints; eye means total and irrecoverable loss of sight; thumb & index finger means severance of each through or above the metacarpophalangeal joint; speech means total and irrecoverable loss of the function; and hearing means total and irrecoverable loss of the hearing in both ears.

#### Exposure & Disappearance

Benefits will also be paid for covered losses resulting from exposure to the elements occurring from an accident and for covered loss of life if you disappear as a result of a covered accident and your body is not found within 365 days of the date of the accident.

#### Beneficiary

The beneficiary in the event of your covered loss of life is the person(s) designated in writing and held on file with The Brotherhood's Relief and Compensation Fund. If there is no named beneficiary, benefits will be paid to the first of the following classes of beneficiary: (a) your legal spouse; (b) your child(ren) in equal shares; (c) your parents in equal shares; (d) your brothers/sisters in equal shares; or (e) your estate. All benefits for covered losses other than loss of life will be paid to you.

#### Exclusions

We will not pay for any Loss due to:

1. war or any act of war, declared or undeclared;
2. suicide or attempted suicide (in Missouri, while sane);
3. self-inflicted injuries;
4. sickness or disease, or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound;
5. myocardial infarction (heart attack);
6. service in the armed forces of any country;
7. committing or attempting to commit a felony.

*This is a summary of the coverage provided. The full terms and conditions of the actual policy will govern. The Reliance Standard policy effective date is December 1, 2007.*