

Life Insurance and Accidental Death and Dismemberment Rider



This rider provides [1.] Life Insurance and [2.] Accidental Death and Dismemberment (AD&D) Benefits for all Insureds who apply and have been accepted to have this coverage. Coverage is available while the Signature Health Plan is in force and as long as you continue meeting eligibility criteria for coverage under said policy.

The Company will pay Life Insurance and/or AD&D benefits according to the following:

SCHEDULE OF BENEFITS

Options of Coverage	Face Amount
Option 1	\$10,000
Option 2	\$25,000
Option 3	\$50,000
Option 4	\$75,000
Option 5	\$100,000

BENEFITS

1. Term Life Insurance
100% of the benefit of the chosen option

2. Accidental Death and Dismemberment Benefits	Percent of benefit of the chosen option
Accidental Death	100%
Loss of both arms or both hands	100%
Loss of both legs or both feet	100%
Loss of one arm or one hand, or one leg or one foot along with permanent blindness of one eye	100%
Paralysis presumably incurable that would give inability to work	100%

Permanent blindness of both eyes	100%
Loss of right arm above elbow	65%
Loss of right hand	60%
Loss of left arm above elbow	50%
Loss of left hand	50%
Loss of one leg above ankle	50%
Loss of one foot	50%
Vision loss of one eye	50%
Permanent and total loss of voice	50%
Permanent and total loss of hearing (bilateral deafness)	50%
Loss of two phalanxes of a thumb from the right hand	20%
Loss of two phalanxes of a thumb from the left hand	20%
Loss of three phalanxes of the index finger from the right hand	15%
Loss of three phalanxes of the index finger from the left hand	15%

Benefits

1. Term life insurance provides coverage at a fixed rate of payments for a period of one year. After that period expires, coverage can be renewed at a rate determined by the insurance company. If the insured dies while this rider is in force, the death benefit will be paid to the beneficiary.

Additional Suicide Exclusion for Term Life Insurance

If the Insured commits suicide, while sane or insane, within two years from the date his coverage under this rider commences, no benefits shall be payable.

2. AD&D insurance provides a lump sum payment if death and/or dismemberment are the direct result of an accident occurred while this rider is in force. An insured approved for AD&D coverage who becomes dismembered as a result of a covered accident will be paid according to the schedule of benefit above. The insured is the beneficiary for any dependent claims. If the insured suffers more than one loss under AD&D, only a single benefit will be paid accidental death and/or dismemberment, and combined, shall never exceed 100% of the AD&D benefit.

To be covered, Loss of Life, Limb or Sight shall occur, independently of all other causes, within 180 days from the date of a covered accidental injury

The insured has both life insurance and AD&D coverages; therefore, if he dies as the result of an accident, both coverages will be paid to designated beneficiaries [double indemnity].

Neither Term Life insurance nor AD&D insurance have any cash value.

Eligibility:

The insured person will remain eligible for these coverages as long as the underlying health insurance policy is in force.

These benefits are subject to the terms and limitations of the Health insurance Policy to which it is attached.

Additional Exclusions of the AD&D

The Insurance provided by the Accidental Death and Dismemberment rider does not cover any loss resulting from or caused directly or indirectly, wholly or partly, by:

1. disease or bodily or mental infirmity, or medical or surgical treatment thereof, or infections [except pyrogenic infections of and through a visible wound accidentally sustained];
2. self-destruction or self-inflicted injury, while sane or insane;
3. racing on wheels or on horses or in boats, or water skiing; or connected to extreme sports directly or indirectly.
4. war, declared or undeclared, or any act of war or insurrection; or as a result of a strike, riot, civil commotion or assault, or service in any military, naval or air force of any country while such country is engaged in war, or performing police duty as a member of any military or naval organization;
5. the commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity;
6. natural disasters
7. service, travel or flight in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by an incorporated common carrier for passenger service over its established air route.

No Assignment

Benefits under this rider shall be non-assignable.

Effective and Termination Dates

Individual Coverage starts on the effective date of the health policy and ends one year later or when the health policy terminates, whichever is earlier, or if fraud is committed. Dependent coverage will not be effective prior to that of the Insured member or extend beyond that of the Insured member. The Policy is a non-renewable One Year Term Policy.

Payment of Premium

All premiums are payable in advance for each policy term in accordance with the Company's premium rates. The full premium must be paid before coverage becomes effective. There will be no refunds to members who cancel coverage under the policy.

Notice of Claim

Written notice of claim must be given to the Company within 90 days from the date of service.