

GROUP ACCIDENT INSURANCE ACCIDENTAL DEATH RIDER

BENEFIT AMOUNT

ACCIDENTAL DEATH BENEFIT (within 90 days after the accident*)

Payable if a covered accidental injury causes the insured to die.

The spouse benefit is 50% of the employee benefit shown. The child benefit is 20% of the employee benefit shown.

We will pay 200% of the amount shown if the insured:

- Is a fare-paying passenger on a common carrier;
- Is injured in a covered accident; and
- Dies within 90 days after the covered accident.

\$50,000

EXCLUSIONS

We will not pay benefits for a loss that is wholly or partly caused by or results from:

Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a doctor. (Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.)

- In New Hampshire: operation of a vehicle while under the influence of a controlled substance (unless taken under the direction of a doctor) or while legally intoxicated. (Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.)
- In Idaho and South Dakota: this exclusion does not apply.

Please refer to the the Initial Accident Treatment insert for other exclusions applicable to this coverage.

DEFINITIONS

Common Carrier means:

- An airline carrier that is licensed by the United States Federal Aviation Administration and operated by a licensed pilot on a regular schedule between established airports;
- A railroad train that is licensed and operated for passenger service only; or
- A boat or ship that is licensed for passenger service and operated on a regular schedule between established ports.

Please refer to the Initial Accident Treatment insert for other definitions applicable to this coverage.

*In Oregon and Utah, within 180 days after the accident; in Pennsylvania, there is no limitation on the number of days.

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