

# Group Accidental Death & Dismemberment Insurance

## Coverage for AFT Active Working and Retired Members



Whether an accident happens at work or in your personal life, Accidental Death and Dismemberment (AD&D) insurance helps provide members of the American Federation of Teachers (AFT) with financial support needed by you or your family. As a benefit of the American Federation of Teachers membership, the national AFT has arranged for all active working and retired members in good standing to have \$5,000 of AD&D coverage from Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies.

**Life is unpredictable. Insurance shouldn't be.**

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AFT members who spend their lives working to provide stability for their families should have extra protection if a work-related accident occurs. That's why the policy provides extra benefits for workplace accidents.

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Feature	Details
Standard Benefit*	<ul style="list-style-type: none"><li>• \$5,000 coverage for both on-the-job and off-the-job accidents</li><li>• Coverage extends to accidents occurring anywhere in the world</li><li>• Full benefit is paid to member's beneficiary for accidental loss of life</li><li>• Benefits also for accidental loss of hand, foot, sight, speech or hearing, quadriplegia or paraplegia</li><li>• Partial benefit for lapsing into a coma as the result of a covered accidental injury</li><li>• Extensions of insurance available for exposure and disappearance</li></ul>
Double Benefit**	Injury or death occurring at the workplace associated with your AFT membership. This double benefit does not include travel to and from work.

\* This policy has eligibility criteria, limitations, exclusions, and terms under which the policy may be continued in force or discontinued. Please review the Description of Coverage for full coverage details.

\*\* Retired members are not eligible for this double benefit.

## **Additional Information**

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- The premium for this AD&D benefit is 100% paid by the American Federation of Teachers.
- Coverage terminates on the date the Person is no longer an active working or a retired member in good standing in the American Federation of Teachers, AFL-CIO or if the coverage terminates for a reason outlined in the policy.
- This policy has eligibility criteria, limitations, exclusions, and terms under which the policy may be continued in force or discontinued. Please review the Description of Coverage for full coverage details.

## **For the American Federation of Teachers' AD&D Plan Details, Contact:**

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**Chubb. Insured.<sup>SM</sup>**

Insurance described is offered by HUB International New England, LLC. Insurance is underwritten and provided by Federal Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ.

THIS POLICY DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE (OFTEN REFERRED TO AS "MAJOR MEDICAL COVERAGE") AND DOES NOT SATISFY A PERSON'S INDIVIDUAL OBLIGATION TO SECURE THE REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT (ACA). FOR MORE INFORMATION ABOUT THE ACA, PLEASE REFER TO [HTTP://WWW.HEALTHCARE.GOV](http://WWW.HEALTHCARE.GOV).