



Voluntary **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

- *Is there if an accident sneaks up on you.*

This is the coverage no one wants to think about, much less talk about. But as the saying goes, accidents happen. You don't have to be doing something stupid for something stupid to happen.



Voluntary AD&D INSURANCE

AD&D insurance kicks in if a covered accident paralyzes you or takes your life, a limb or your eyesight. If something terrible happens—while at work or at play—you or your family will have some financial help for bills, retraining, a seeing eye dog, etc.

WHY SHOULD YOU BUY IT?

AD&D Insurance offers a little financial cushion for the accidents of life.

- **Flexible benefits**
You can buy coverage in an amount that gives you the comfort of knowing your family is covered if there's an accident.
- **Hassle-free payments**
Your monthly premium will be deducted directly from your paycheck, so put away the stamps.
- **Affordable rates**
Get budget-friendly rates through your company's group buying power.

WHAT TO EXPECT

If there's an accident, AD&D coverage provides extra money in a time of need.

1

Accidents happen

If you die in a covered accident, your policy pays a lump sum, which would be in addition to any life insurance coverage you may have. If you survive the accident but lose a limb, lose your sight or become paralyzed, you can get a percentage of your benefit based on the severity of your loss.

2

Compassion, not roadblocks

You and your loved ones can expect caring support and claims guidance, not roadblocks and piles of paperwork. Just give us a call.

3

Now what?

If you die, your loved ones get a lump-sum payment in addition to your life insurance. If you're disabled, you can use your benefit for retraining, retrofitting your home, or daily living expenses. Your policy may also have benefits for child care, education for your spouse and/or dependent children, or a supplemental payment if you die as the result of a car accident while wearing a seatbelt.

**Talk to your employer today about
AD&D Insurance from
LifeMap Assurance Company®.**



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