

NASW Assurance Services, Inc. Accidental Death And Dismemberment (AD&D) Insurance Plan



Overview

An accident can happen at any time, anywhere...on the road, at work, on vacation or at home.

So try as you might, you cannot be sure you will always be safe. But you can help make sure your loved ones are financially prepared if something happens to you.

The NASW Assurance Services, Inc. AD&D Insurance Plan guarantees your acceptance in accident coverage if you're under age 70* and a resident of the U.S. This additional money could go a long way toward helping your family pay day-to-day living expenses, ensure your children's education, pay medical bills and rebuild their lives.

The NASW Assurance Services, Inc. AD&D Insurance Plan gives you peace of mind by providing protection against a wide range of covered accidents - including auto accidents, falls, fires, drownings and more. You're covered 24/7, wherever life takes you - at home, at work, or even on vacation.

Your spouse/domestic partner under age 70* is guaranteed acceptance too.**

Services

Provides you with an easy and affordable way to help provide your loved ones with additional cash if you die or are seriously injured in a covered accident.

YOU'RE GUARANTEED ACCEPTANCE

If you are under age 70*, you're guaranteed acceptance. No medical exam or health questions are required. Your spouse/domestic partner under age 70* is also guaranteed acceptance. You and your spouse/domestic partner must be residents of the U.S.

CHOOSE YOUR BENEFIT AMOUNT

You may choose a \$50,000, \$100,000, \$150,000 or \$200,000 benefit amount. Your spouse/domestic partner may choose a \$50,000, \$100,000, \$150,000 or \$200,000 benefit amount.

For more information, call toll-free (866) 591-8267.

*At age 70 all benefits reduce by 50%.

**Eligibility Restrictions: When a husband and wife are both eligible, coverage may not be duplicated by applying as dependents of each other.

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NASW Assurance Services, Inc.

AD&D Insurance Plan



COLLECT DOUBLE BENEFITS FOR PLANE, TRAIN, OR TAXI ACCIDENTS

If your covered loss occurs as a result of an accident while a passenger on a licensed Common Carrier (plane, train, bus, etc.), double your selected benefit amount will be paid to your designated beneficiary. Please see the Terms tab for a definition of Common Carrier.

(Applicable to Member Only).

PAYS UP TO \$10,000 ADDITIONAL FOR SEATBELTS OR AIRBAGS

If you were wearing a seatbelt or were seated in a motor vehicle equipped with an airbag and die as a result of the accident, your loved ones may receive an additional \$10,000—on top of your selected benefit amount.

If your spouse/domestic partner loses his/her life from an accident and was wearing a seatbelt or protected by an airbag, you may collect an additional \$10,000 on top of the spouse/domestic partner's chosen benefit amount.

If it cannot be determined whether the injured person was wearing a seatbelt at the time of the accident, \$1,000 additional will be paid instead.

The Seatbelt and Airbag benefit will not be payable if the injured person is operating the motor vehicle at the time of Injury while intoxicated or taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed or administered by a physician.

REIMBURSES UP TO \$2,000 FOR REPATRIATION (MEMBER ONLY):

If your covered accidental death occurs outside the territorial limits of the state or country of your place of permanent residence, an additional benefit up to \$2,000 will be paid for the preparation and transportation of your body to the place of burial or cremation.

PROVIDES ADDITIONAL FELONIOUS ASSAULT BENEFITS (MEMBER ONLY):

If you are seriously injured or killed due to a robbery, kidnapping or criminal assault, or an attempt at any of the former, an additional Felonious Assault benefit of \$5,000 is paid on top of the selected benefit amount. The Felonious Assault Benefit will not pay for a Loss that results from a felonious assault committed by a member of your family, a member of the household in which you live, or one of your fellow employees.

PAYS BENEFITS FOR SERIOUS INJURIES

If you or your spouse/domestic partner are seriously injured from an accident, you'll collect a percentage of your benefit amount depending on the Injury — Such injuries include loss of limbs, movement of limbs, sight, speech and hearing. Please see details below regarding full disclosure of this benefit including, but not limited to the full loss chart.

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ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT:

If You or Your Dependent sustains an Injury that results in any of the following Losses within 365 days of the date of accident, We will pay the injured person's amount of Principal Sum, or a portion of such Principal Sum, as shown opposite the Loss after We receive Proof of Loss, in accordance with the Proof of Loss provision.

This Benefit will be paid according to the General Provisions of The Policy. We will not pay more than the Principal Sum to any one person, for all Losses due to the same accident. The amount of You and Your Dependent's Principal Sum is shown in the Schedule of Insurance.

For Loss of:	Benefit
Life	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	Principal Sum
One Hand and One Foot	Principal Sum
Speech and Hearing in Both Ears	Principal Sum
Either Hand or Foot and Sight of One Eye	Principal Sum
Movement of Both Upper & Lower Limbs (Quadriplegia)	Principal Sum
Movement of Both Lower Limbs (Paraplegia)	Three-Quarters of Principal Sum
Movement of Three Limbs (Triplegia)	Three-Quarters of Principal Sum
Movement of the Upper & Lower Limbs of One Side of the Body (Hemiplegia)	One-Half of Principal Sum
Either Hand or Foot	One-Half of Principal Sum
Sight of One Eye	One-Half of Principal Sum
Speech or Hearing in Both Ears	One-Half of Principal Sum
Movement of One Limb (Uniplegia)	One-Quarter of Principal Sum
Thumb and Index Finger of Either Hand	One-Quarter of Principal Sum

Loss means with regard to:

1. hands and feet, actual severance through or above wrist or ankle joints;
2. sight, speech and hearing, entire and irrecoverable loss thereof;
3. thumb and index finger, actual severance through or above the metacarpophalangeal joints; or
4. movement, complete and irreversible paralysis of such limbs.

PAYS ADDITIONAL \$3,000/YEAR IN EDUCATION BENEFITS FOR YOUR CHILDREN (MEMBER ONLY)

If you die as the result of an accident and your child(ren) are enrolled full-time at an accredited institution of learning on the date of your death or enroll within one year of your death, the plan will pay your children (or legal guardian) \$3,000/year for up to four years.

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AD&D Insurance Plan



Rates

You and your loved ones can collect additional benefits for seatbelt usage, Common Carrier accidents and more. And you pay an affordable group rate:

MONTHLY RATES

Coverage Levels	\$50,000*	\$100,000*	\$150,000*	\$200,000*
Member Only	\$2.33	\$4.67	\$7.00	\$9.33
Member & Spouse	\$4.66	\$9.34	\$14.00	\$18.66

Rates and/or benefits may be changed on a class basis.

Terms

WHEN COVERAGE BEGINS

Your coverage will become effective on the first day of the month following the Administrator's receipt of your enrollment form and first premium payment.

WHEN COVERAGE ENDS

As long as you pay your premiums when due, and the Master Policy remains in force, you can keep this coverage until you reach age 80. Coverage for your spouse/domestic partner terminates when he/she is no longer eligible due to age or marital/domestic partner status, failure to pay premiums, or your coverage ends.

EXCLUSIONS

The Policy does not cover any loss caused or contributed to by:

1. Intentionally self-inflicted Injury;
2. Suicide or attempted suicide, whether sane or insane;
3. War or act of war, whether declared or not;

4. Injury sustained while on full-time active duty of the armed forces (land, water, air) of any country or international authority; (We will refund the pro rata portion of any premium paid for You or Your Dependent while You or Your Dependent are in the armed forces on full-time active duty, for a period of two months for more. Written notice must be given to Us within 12 months of the date You or Your Dependent enter the armed forces);
5. Injury sustained while On any aircraft:
 - as a pilot, crew member or student pilot;
 - as a flight instructor or examiner;
 - if it is owned, operated or leased by or on behalf of the Policyholder or organization whose eligible persons are covered under The Policy;
 - being used for tests, experimental purposes, stunt flying, racing or endurance tests;
6. Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless as prescribed by or administered by a Physician;

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7. Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways or proving grounds;
8. Injury sustained while committing or attempting to commit a felony;
9. Injury sustained while driving while Intoxicated.

Intoxicated means:

1. the blood alcohol content;
2. the results of other means of testing blood alcohol level; or
3. the results of other means of testing other substances; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Injury means bodily injury resulting directly from accident and independently of disease or bodily infirmity which occurs while you or your dependents are covered under the policy. Loss resulting from:

- sickness or disease, except a pus-forming infection which occurs through an accidental wound; or
- medical or surgical treatment of a sickness or disease; is not considered as resulting from Injury.

Common Carrier means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee of that concern. Common carrier will not mean any such conveyance

which is hired or used for a sport, gamesmanship, content, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed.

This brochure explains the general purpose of the insurance described, but in no way changes or affects Master Policy ADD-13265 and ADD-13266 as actually issued. In the event of a discrepancy between this information and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

[A.G.I.A., Inc. is the Plan Administrator that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder. NASW Assurance Services, Inc. is compensated for the placement of insurance and for the services it provides to customers on behalf of the insurance company, in addition to other compensation it may receive. Compensation is paid to or retained by the Group Policyholder NASW Assurance Services, Inc. directly or indirectly for services associated with this insurance program.](#)

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

QUESTIONS? Call toll-free (866) 591-8267.



Underwritten by:
Hartford Life and Accident Insurance Company
Hartford, CT 06155

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.thehartford.com.

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Endorsed by:



Administered by:

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