



# Accidental Death & Dismemberment (AD&D)

## Focus on what matters most if an accident happens.

An accident can happen at any time. Finances should be the last of your worries when an accident happens. Protect you and your family with our Accidental Death and Dismemberment Policy.

### Policy Features:

- Pays in addition to any other coverage.
- This policy provides benefits that are a direct result of a Covered accident.

#### BENEFIT AND BENEFIT AMOUNT

Benefit*	Benefit Amount
Age 19+	\$50,000
Age < 19	\$10,000

\*Varies by state.

## Preventable Injury-Related Deaths



**<sup>1</sup>Unintentional Falls**  
44,630 in 2022



**<sup>1</sup>Motor Vehicle Traffic Deaths**  
44,534 in 2022



**<sup>1</sup>Unintentional Poisoning Deaths**  
102,958 in 2022



**<sup>1</sup>Total Unintentional Deaths**  
227,039 in 2022

<sup>1</sup>Centers for Disease Control and Prevention. (n.d.). Accidental injury. National Center for Health Statistics. Retrieved June 20, 2024, from <https://www.cdc.gov/nchs/fastats/accidental-injury.htm>

This is a brief description of benefits only. Only the actual policy provisions will control. There are limitations on the benefits payable under this policy. See policy and/or its outline of coverage for benefits, costs, limitations, exclusions, renewability, waiting periods and pre-existing conditions. Each individual's eligibility is subject to underwriting guidelines. The MedMutual Protect insurance policies, either alone or in combination with each other, are not major medical coverage or "Minimum Essential Coverage" under the federal Patient Protection and Affordable Care Act. This policy is individually underwritten by **Reserve National Insurance Company**.

# Your Benefit Coverage

## Accidental Death And Dismemberment

If a Covered Person, while this Policy is in force, receives an Injury in a Covered Accident and the Injury causes his/her death within 90 days of the Covered Accident, we will pay the Benefit for Accidental Death in the applicable amount shown on the Insured Schedule.

### For Loss of:

Life .....	\$50,000/\$10,000
Both Eyes .....	\$25,000
One Eye .....	\$9,375
Both Hands or Both Arms .....	\$25,000
Both Feet or Both Legs .....	\$25,000
One Hand or Arm and One Foot or Leg .....	\$25,000
One Hand or One Arm .....	\$12,500
One Foot or One Leg .....	\$12,500
One or more Entire Toes .....	\$2,000
One or more Entire Fingers .....	\$1,500

### For Complete Dislocation of:

Hip Joint .....	\$4,500
Knee Joint (except Patella) .....	\$2,250
Bone or Bones of the Foot, other than Toes .....	\$2,250
Ankle Joint .....	\$2,250
Wrist Joint .....	\$2,000
Elbow Joint .....	\$1,500
Shoulder Joint .....	\$1,000
Bone or Bones of the Hand, other than Fingers .....	\$750
Collar Bone .....	\$750
Two or More Fingers .....	\$375
Two or More Toes .....	\$375
One Finger or One Toe .....	\$250

### For Complete Simple or Closed Fracture of Bone or Bones of:

Skull (except bones of face or nose) .....	\$2,000
Hip or Thigh (Femur) .....	\$4,500
Pelvis (except Coccyx) .....	\$1,500
Shoulder Blade (Scapula) .....	\$1,200
Arm, between shoulder and elbow (shaft) .....	\$1,100
Leg (Tibia or Fibula) or Ankle .....	\$1,100
Spine (except herniated disc) .....	\$1,000
Knee Cap (Patella) .....	\$2,250
Collar Bone (Clavicle) .....	\$2,250
Forearm (Radius or Ulna) or Wrist .....	\$2,000
Foot (except Toes) .....	\$1,875
Hand (except Fingers) .....	\$1,875
Lower Jaw (except Alveolar Process) .....	\$1,125
Two or More Ribs, Fingers or Toes .....	\$750
Bones of Face or Nose .....	\$750
One Rib, Finger or Toe .....	\$375
Coccyx .....	\$375

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