

What is Accidental Death Insurance?

Accidental Death insurance (AD) pays your beneficiary if your death results from a covered accidental injury within one year of the injury. This payment is in addition to any life insurance you may have. AD covers you 24 hours a day, every day of the year, worldwide. There are no health questions to answer, and your acceptance is guaranteed.

Over 140,000 people die each year in accidents that would be covered by this AD!

Who should have AD?

AD is for people who are active, travel, engage in sports—particularly those who are young in fact or in spirit. Do you walk, run, hike, bike, or boat? Do you climb a ladder or a mountain? Do you ski, or swim, or snorkel, or scuba? Do you fish, hunt, or camp? Do you travel by train? By plane? Car? Motorcycle? If so, AD is probably for you.

AD vs. Travel Accident Insurance

Some people think that AD is like travel accident or flight insurance. It really isn't. Travel accident customarily pays benefits for accidental death only while you are a passenger on commercial transportation, referred to as "common carriers." But AD also covers deaths from falls and falling objects, fires and firearms, poisoning, choking, suffocating, drowning, common-carrier and personal travel—even homicides.

Accidents are the #1 cause of death for those under age 45.²

How much insurance is available?

Age	Amount
18-64	\$50,000 – 1,000,000
65-69	50,000 – 500,000
70-74	50,000 – 250,000

Who is eligible?

Alumni/ae, students, faculty and staff of sponsoring alumni/ae associations, and eligible family members may apply. Each must be at least age 18 but under 75 when applying.* Eligible family members are spouses, domestic partners, parents, children, and siblings. Any of them may apply—even if you do not apply.

How much does AD cost?

Premiums are under 20¢ a day for \$100,000 of AD insurance.

Have you ever purchased AD insurance, or even the more restrictive travel accident insurance? If so, you'd probably agree that premiums for this AD plan are exceptionally affordable. In fact, they are less than half of premiums for AD plans available through some other sponsors, such as credit unions.

Monthly Premiums for Select Amounts

Current as of August 2018

Amount	Age 18-64	Age 65-69	Age 70-74
\$ 100,000	\$ 5.40	\$ 5.40	\$ 5.40
250,000	13.50	13.50	13.50
500,000	27.00	27.00	N/A
1,000,000	54.00	N/A	N/A

AD is available in \$1,000 increments. To determine your monthly premium, multiply the rate (\$.054) by the desired amount in thousands. For \$750,000, your monthly premium is \$40.50 (\$.054 x 750). Six month premiums are six times monthly premiums.

Falls are the #1 cause of accidental death for those age 65 and over.³

Payment Options

Monthly automatic withdrawal from your bank (EFT). You do not write checks or worry about paying late. There is no processing fee for this convenience.

Semiannual bills payable by check. Semiannual premiums are six times monthly premiums. A fee of \$6, subject to change, is added to each bill.

For people of all ages, accidents are the third leading cause of death.⁴