

ADDITIONAL ACCIDENTAL-DEATH BENEFIT

RIDER SUMMARY PAGE

Policy Series A37000



WHAT WE WILL PAY

Accidental-Death Benefit

The below benefit amounts are payable for an accidental-death occurring within 90 days of a covered accident.

	Named		
	<u>Insured</u>	<u>Spouse</u>	<u>Child</u>
Common-Carrier Accident	\$35,000	\$35,000	\$7,000
Other Accident	35,000	35,000	7,000

Aflac will pay an additional 25 percent of the Accidental-Death Benefit when two or more accidental-deaths occur in the same covered accident.

In the event of the accidental-death of a covered spouse or dependent child, the applicable lump-sum benefit indicated above will be paid to you. If you are disqualified from receiving the benefit by operation of law, then the benefit will be paid to the deceased covered person's estate unless Aflac has paid the benefit before receiving notice of your disqualification.

In the event of your accidental-death, the applicable lump-sum benefit indicated above for your accidental-death will be paid to the beneficiary named in the application for this rider unless you subsequently changed your beneficiary. If you changed your beneficiary, then this benefit will be paid to the beneficiary named in your last change of beneficiary request of record. If any beneficiary is a minor child, then any benefits payable to such minor beneficiary will not be paid until **Aflac receives legal documentation identifying the person with authority to receive the benefits on behalf of such beneficiary or such beneficiary reaches the age of majority as defined by applicable state law.** If any beneficiary is disqualified from receiving the benefit by operation of law, then the benefit will be paid as though that beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary's disqualification. If a beneficiary dies before you do, the interest of that beneficiary terminates. If a beneficiary does not survive you by 15 days, then the benefit will be paid as though the beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary's death. If no beneficiary survives you, Aflac will pay the benefit to your estate.

DEFINITIONS

Accidental-Death

A covered person's death caused by an injury.

Common-Carrier Accident

An accident directly involving a common-carrier vehicle in which a covered person is a passenger at the time of the accident. A "common-carrier vehicle" is limited to only an airplane, train, bus, trolley, or boat that is duly licensed by a proper authority to transport persons for a fee, holds itself out as a public conveyance, and is operating on a posted regularly scheduled basis between predetermined points or cities at the time of the accident. A "passenger" is a person aboard or riding in a common-carrier vehicle other than (1) a pilot, driver, operator, officer, or member of the crew of such vehicle; (2) a person having any duties aboard such vehicle; or (3) a person giving or receiving any kind of training or instruction. **A common-carrier accident does not include any hazardous activity accident or any accident directly involving private, on demand, or chartered transportation in which a covered person is a passenger at the time of the accident.**

Hazardous Activity Accident

An accident while a covered person is participating in sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain or rock climbing. **A hazardous activity accident does not include any common-carrier accidents.**

Other Accident

An accident that is not classified as either a common-carrier accident or a hazardous activity accident and that is not specifically excluded in the Limitations and Exclusions section.

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Refer to the policy and rider for complete benefit details, definitions, limitations and exclusions.

This piece is intended to be used in conjunction with the A37000 Aflac Accident Advantage product brochure and is subject to the terms, conditions, and limitations of Policy Series A37000.

Underwritten by:

American Family Life Assurance Company of Columbus

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