ACCIDENTAL DEATH BENEFIT

RIDER SLIMMARY PAGE

Policy Series Q60000



Peace of mind and cash benefits: Our insurance helps provide both

The Accidental Death Benefit Rider is for the named insured only. It is a part of the certificate and is subject to all certificate provisions.

Issue Ages: 18-69

WHAT WE WILL PAY

ACCIDENTAL DEATH BENEFIT

While the rider is in force, we will pay the beneficiary an additional amount equal to the face amount of insurance, as shown in the Certificate Schedule, when we receive proof satisfactory to us that the named insured's death resulted from accidental injury.

SEATBELT BENEFIT

While the rider is in force, we will pay the beneficiary an additional amount equal to 25% of the face amount of insurance shown in the Certificate Schedule, when we receive proof satisfactory to us that the named insured's accidental death resulted from an automobile accident while the named insured was wearing an unaltered, properly fastened seatbelt, installed by the automobile's manufacturer, and the named insured was not at fault for the accident according to the police report.



DEFINITIONS

DEATH BY ACCIDENTAL INJURY

Death by accidental injury means that the named insured's death must:

- Occur as the direct result of an accidental bodily injury that is not foreseen, expected or intended. Injury means an accidental bodily injury sustained by the named insured which is the direct result of an accident, independent of sickness, disease, bodily infirmity, mental illness, or any other cause, and which occurs while the rider is in force; and
- Occur on or after the effective date of the rider.

Death must occur as a direct result of injuries sustained in a covered accident and must occur within 180 days of such accident.

REFER TO THE CERTIFICATE AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.



Q60075



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