

LINE OF DUTY DEATH BENEFIT

RIDER SUMMARY PAGE

Policy Series Q60000



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

The Line of Duty 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

LINE OF DUTY DEATH BENEFIT

While the rider is in force, in addition to the face amount of insurance we will pay the beneficiary the amount listed for the rider in the Certificate Schedule for the named insured's line of duty death.

LIMITATIONS

Benefits under the rider will not be payable if the named insured's death, or an accident resulting in the named insured's death, was caused or contributed to by:

- the intentional misconduct of the named insured;
- performing his or her duties in a grossly negligent manner;
- any mental or physical disease or infirmity, or medical or surgical treatment for such disease or infirmity;
- an infection not occurring as a direct result of an accidental injury sustained while performing his or her authorized and required duties;
- an intentionally self-inflicted bodily injury or suicide, while sane or insane;
- any war or act of war, declared (except when the insured is a known service member and such was known at the time of sale);
- intoxication as defined by the jurisdiction where the accident occurred; or
- the named insured's committing or attempting to commit a felony.



Benefits under the rider will not be payable to a claimant whose actions were a substantial contributing factor to the death of the named insured.

DEFINITIONS

LINE OF DUTY DEATH

A death caused by or resulting from the performance of an activity that is an authorized and required duty of the named insured in his or her work as a first responder.

FIRST RESPONDER

A person serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, firefighter, or member of a public rescue squad or ambulance crew. Law enforcement officer includes police, corrections, probation, parole, and transit police. First responder does not include members of the military.

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



Underwritten by:
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