

JOIN. PROTECT.

You've already taken the first step toward greater financial security by joining our credit union family. Now, take the next important step. Complete and return the enrollment form to receive your no-cost to you \$1,000 Accidental Death & Dismemberment Insurance. And, because providing greater security for your family is important, we'll also send you additional coverage information.

SUMMARY OF INSURANCE PROVISIONS *Underwritten by: Hartford Life and Accident Insurance Company*

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Coverage Provided

When covered injury results in any of the following losses within one year from the date of the accident, the Company will provide, in one sum, the amounts below (reduced 50% at age 70):

Loss means, with regard to hands and feet, actual severance through or above wrist or ankle joints; with regard to sight, speech or hearing, entire and irrecoverable loss thereof; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints. Injury means bodily injury resulting directly from an accident and independent of all other causes. Loss resulting from sickness or disease, or medical or surgical treatment of a sickness or disease, is not covered. This accident must occur while you are covered under the policy.

ACCIDENT TYPE/ COVERAGE AMOUNTS

| | |
|--|--------|
| Loss of Life | \$1000 |
| Loss of Both Hands or Both Feet or Entire Sight of Both Eyes | \$1000 |
| Loss of One Hand and One Foot | \$1000 |
| Loss of Speech and Hearing in Both Ears | \$1000 |
| Loss of Either Hand or Foot and Entire Sight of One Eye | \$1000 |
| Loss of Either Hand or Foot | \$500 |
| Loss of Entire Sight of One Eye | \$500 |
| Loss of Speech or Hearing in Both Ears | \$500 |
| Loss of Thumb and Index Finger of Same Hand | \$250 |

Who is Eligible

All members of the Credit Union age 18 or over when applying, are eligible for coverage. Every member of the Credit Union age 18 or over who completes and returns an enrollment form will be accepted. Coverage will become effective on the first day of the month on the next available quarterly effective date following receipt of your enrollment form.

Individual Terminations

As long as you remain a member of the Credit Union and the Master Policy remains in force, your coverage will be renewed. The Group Master Policy is renewable annually.

General Exclusions

This plan does not cover any loss resulting from: Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane; War or act of war, whether declared or undeclared; Injury sustained while riding On any aircraft except Civil, Public, or Military Transport Aircraft; Injury sustained while riding On any aircraft a) As a pilot, crewmember or student pilot; b) As a flight instructor or examiner; or c) If it is owned, operated or leased by or on behalf of the policyholder, or any employer or organization whose eligible persons are covered under the policy; Injury sustained while voluntarily taking drugs which federal laws prohibit dispensing without a prescription, including sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless the drug is taken as prescribed or administered by a licensed physician; Injury sustained as a result of being intoxicated from the use of alcohol; Injury sustained while committing or attempting to commit a felony; Injury sustained while full-time in the armed forces of any country or international authority. (Coverage will be provided for Injury resulting from non-military or non-combat activity within the U.S.)

The Hartford® is The Hartford Financial Services Group Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.



Your Certificate of Insurance will be mailed to you approximately 30 days after your effective date.

For more information, please call toll-free 1-800-860-7182 weekdays, 7:00 a.m. to 8:00 p.m. and Saturdays, 8:30 a.m. to 5:00 p.m., CST.

Hartford, CT 06104-2999

Policy Form #7582 A2

