

# INSURANCE EXCLUSIVELY

for Bar Association Members<sup>1</sup>

## ABE-Sponsored Accidental Death & Dismemberment Insurance (AD&D)

Underwritten by New York Life Insurance Company

### YOU GET QUALITY COVERAGE IN KEEPING WITH YOUR PROFESSIONAL STANDING.

Nobody can be protected from accidents all the time. But what you can do is help safeguard yourself and your family from the financial trauma accidents can cause. That's where the ABE-sponsored AD&D Insurance comes in. It offers you the high-level, quality coverage appropriate to a person of your professional standing. Because after all, you've got more to protect than most!

### YOU CHOOSE WHETHER TO COVER YOUR WHOLE FAMILY, OR JUST YOURSELF.

Bar Association Members under age 65 residing in the U.S. (excluding VT and WA), Puerto Rico and the U.S. Virgin Islands are eligible to apply for this coverage. You also have the option of insuring your Spouse/Domestic Partner and any unmarried dependent children through age 26. A Domestic Partner (DP) is defined as an eligible dependent. (The Group Policy provides the same benefits for parties to a Civil Union as are granted to a Spouse/DP in marriage, for residents of any state that so mandates such similar benefits.) Simply select the coverage limits that best meet your needs. Please refer to the Schedule of Benefits for exact coverage amounts and rates. The premium will vary with the amount of benefits.

### IMPORTANT FEATURES...

- Up through \$500,000 Coverage
- Around the Clock, Around the Year Protection
- Protection for Bar Association Members<sup>1</sup> and Their Families
- Guaranteed Acceptance

### YOU CHOOSE HOW MUCH COVERAGE YOU NEED FOR YOUR FAMILY.

Your Spouse/DP is eligible for the same amount of coverage that you select for yourself...from \$250,000 up through \$500,000 (Principal Sum). You can also choose to cover your dependent children for either \$25,000 or \$50,000. The Principal Sum for Member, Spouse/DP, and child(ren) will reduce 50% at member age 65 and again at Member age 75. Premiums do not reduce.

**NOTE:** *If both you and your Spouse/DP are Bar Association Members, you may both apply for Member coverage, but if you do, neither of you may insure the other as a Spouse/DP, and only one of you may insure all of your dependent children.*

### YOU ARE COVERED AROUND THE CLOCK...AROUND THE YEAR...AROUND THE WORLD.

You're covered at home...on the job...on vacation...anywhere in the world. ABE-sponsored AD&D Insurance is there.

### YOU ENJOY A COMMON CARRIER TRAVEL BENEFIT.

To make this insurance an even better value for Members, the ABE-sponsored AD&D Insurance pays an additional 10% of the benefit payable if the loss is the result of an accident while a passenger on a common carrier (as a passenger on a plane, train, taxi or other qualified common carrier), properly operated and licensed for the transportation of passenger for hire.

<sup>1</sup> The terms "Bar Association Member" and "Member" when used herein mean a practicing lawyers who is a member of the American Bar Association (ABA) or any entity that is represented in the ABA's House of Delegates, including state and many local and specialty bar Associations. A list of all such entities is available at <https://abendowment.org/resources>.



This material is not intended for use with residents of New Mexico.

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

THIS BROCHURE IS A SUMMARY of the principal provisions of this group insurance sponsored by the American Bar Endowment for its Members. IT IS NOT TO BE CONSIDERED A CONTRACT OF INSURANCE. The complete terms are set forth in the Group Policy G-11461-0 on policy form GMR-FACE/G-11461-0 issued by New York Life Insurance Company. This is group insurance, meaning coverage is issued under a Certificate of Insurance; coverage is not provided under an individual policy, nor is it employer/employee insurance.

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[abendowment.org](http://abendowment.org)

## **YOUR BENEFITS ARE PAID IN ADDITION TO ANY OTHER INSURANCE.**

No matter what other coverage you may own, benefits are payable in full. (You may be insured under only one ABE-sponsored AD&D Insurance coverage.)

## **YOUR PREMIUMS DON'T INCREASE BECAUSE OF YOUR AGE.**

Unlike many other types of insurance, the cost of the ABE-sponsored AD&D insurance does not go up as you get older. The only way for your rates to be raised is if the rate structure for the entire policy is changed.

## **YOUR POLICY COMES WITH SURVIVOR BENEFITS.**

If you should die, your Spouse/DP can continue this insurance as long as premiums are paid when due and the group policy is not terminated by New York Life or ABE. The surviving Spouse/DP is not eligible to increase the Principal Sum.

## **WHEN COVERAGE BEGINS.**

You will be fully covered on the first of the month after we receive your Enrollment Form, provided you have paid your first premium. If you are hospitalized on that date, your insurance will begin on the first day of the month following your release.

Your family's insurance starts when yours does, unless your dependent is in the hospital. If this is the case, your dependent will be covered on the first day of the month following release.

## **WHEN COVERAGE ENDS.**

You cannot be singled out for cancellation of your coverage, as long as you pay your premiums on time, remain an a Bar Association Member, and the Group Policy is not terminated by ABE or New York Life Insurance Company. And, though you must be under age 65 to enroll, coverage can continue until Member age 85. Dependent coverage will end when yours does, or for your Spouse/DP, when he/she becomes an Insured Member or ceases to be your lawful Spouse/DP. Child coverage can continue as long as the child is unmarried, not a Bar Association Member, dependent on you for support or until termination age 26.

## **YOU MAY NAME ANY BENEFICIARY YOU WISH.**

You may name one or more beneficiaries on your coverage. Your beneficiary is the person last designated by you in writing and recorded as such by, or on behalf of, New York Life. You are the beneficiary for the Spouse/DP Coverage. If you wish to designate a different beneficiary on the Spouse/DP Coverage, contact ABE. You are irrevocably the beneficiary on the Child Coverage. You may assign ownership of your certificate to anyone you wish. Forms are available from ABE.

## **SCHEDULE OF BENEFITS:**

Benefits will be payable for covered losses for as long as 365 days after the date of the accident. The total benefit payable for all losses due to a single accident will not be more than the Principal Sum unless the covered loss is the result of an accident on a common carrier such as an airline or public bus (in which case 10% more will be paid).

<b>TYPE OF LOSS</b>	<b>PERCENT OF BENEFIT PAYABLE</b>
Accidental Death *Loss of two hands or two feet *Loss of sight in both eyes *Loss of one hand and one foot *Loss of one hand and one eye, or loss of one foot and one eye *Loss of speech and hearing	100%
Loss of one foot, or one hand, or one eye Loss of speech or hearing	50%
*Loss of thumb and index finger on the same hand	25%

\* Benefits for these losses will be payable only when such double loss occurs as a result of a single accident.

Loss of hand or hands, or foot or feet, means severance at or above the wrist joint or ankle joint respectively. Loss of one eye or eyes means the total and irrecoverable loss of the entire sight thereof. Loss of speech or hearing means the total and irrecoverable loss thereof. Loss of hearing, which can be corrected by the use of any hearing aid or device shall not be considered an irrecoverable loss. Loss of thumb and index finger of the same hand means severance of two or more entire phalanges of both the thumb and index finger. To receive benefits, loss must be independent of sickness and all causes other than the covered accident.

## IT'S EASY TO APPLY

1. As long as you are a Bar Association Member under age 65 who resides in the U.S., Puerto Rico and the U.S. Virgin Islands, (excluding VT and WA) you are eligible to apply. You may also get coverage for your Spouse/Domestic Partner and unmarried children up to age 26. Simply complete the entire application and send it to:  
American Bar Endowment  
321 N. Clark St., Chicago, IL 60654-7648  
Or visit [abendowment.org](http://abendowment.org) to apply online.
2. Mail today, along with a check for your first premium payment, in the postage-paid envelope provided.
3. Residents of Puerto Rico: Please send your application to:  
Global Insurance Agency, Inc.,  
P.O. Box 9023918, San Juan, Puerto Rico 00902-3918.

## 30 DAY FREE LOOK

Once your application is approved, you will receive your Certificate of Insurance. If for any reason after you receive it, you are not fully satisfied, simply write "cancel" and return it within 30 days without claim. Your premium will be returned promptly and you will be under no further obligation.

## EXCLUSIONS

The exclusions are: 1. A loss that occurs during or results from travel in, on, or descent from an in-flight aircraft, unless traveling solely as a passenger on a licensed, commercial, nonmilitary aircraft; 2. A loss that occurs during or is due or related to participation in or incarceration resulting from — in a role other than as victim — the commission of a crime or illegal occupation or activity; 3. A loss due or related to sickness or disease or medical or surgical treatment thereof, except bacterial infection which occurs as result of accidental cut, wound, or ingestion of contaminated materials; 4. A loss that occurs during or is due or related to military service or war or any act of war, whether declared or undeclared; 5. A loss due or related to suicide, attempted suicide, or intentionally self-inflicted injury while sane or insane; 6. A loss that occurs during or is due or related to any medical, dental or surgical treatment unrelated to the accident. 7. A loss that occurs during, is due to, or is related to the covered person's use of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is prescribed by a doctor or the loss results from purely accidental and unforeseen circumstances or legal intoxication.

## HOW YOUR ASSIGNMENT OF DIVIDENDS TO ABE WORKS — THE UNIQUE CHARITABLE GIVING FEATURE OF ABE-SPONSORED INSURANCE

Founded by the ABA in 1942, the American Bar Endowment (ABE) is a §501(c) (3) not-for-profit public charity. ABE fulfills its charitable mission of improving the administration of justice, one of the profession's highest obligations, by making annual grants to support law-related research, public service, and educational projects and programs, including those conducted by the American Bar Association's Fund for Justice and Education (FJE) and the American Bar Foundation (ABF). ABE also makes Opportunity Grants to support boots-on-the-ground efforts to expand the availability of legal services to underserved communities. ABE maintains a Legal Legacy Fund for the permanent support of its grantees.

By participating in ABE's group insurance programs, designed for and available only to practicing lawyers and their families, you can contribute to these efforts. By enrolling in ABE-sponsored insurance programs, unless you notify the ABE otherwise pursuant to the procedures set forth below, **you agree to donate to ABE your share of any dividends payable on the group policies for ABE to use for its charitable purposes.** Donations of dividends to ABE are tax-deductible to the insured to the fullest extent permitted by law.

Your dividend donation to ABE makes a difference. These funds, after administrative expenses, are a significant source of ABE's charitable grants and additions to the Legal Legacy Fund. Insureds who donate their dividends help meet their professional and public responsibilities, as well as obtaining valuable coverage for their families. About 83% of insured lawyers donate their dividends.

Insureds are notified each year by late January of the amount, if any, of their dividend for the prior year that has been donated to ABE. (Dividends are not guaranteed, and in any given year, a given policy may not pay a dividend; dividends will vary from year to year.)

If you do not want to donate your dividend to ABE, you must request a "refund" of your dividend as follows: any time after the first policy year of your participation, for each year that you want a refund of your dividend, ABE must receive a written request from you for refund (by mail or email to [dividends@abendowment.org](mailto:dividends@abendowment.org)), by as early as January 1 but not later December 15 of the year for which a refund is requested. ABE will send confirmation of any request received, and you should retain that confirmation for your records as proof that your refund request was timely received. If you do not receive a confirmation within 3 weeks of sending a request to ABE, please contact the ABE. (Special instructions for new applicants are contained in the application and apply to any dividends earned during the first policy year only.) The approximate percentage of premium available for refund (if any) on each ABE-sponsored insurance policy will be published in each December/January issue of the ABA Journal and on ABE's website each October. You do not need to wait for this information as refund requests are accepted beginning January 1.

Donation acknowledgments of your dividend, or dividend checks (if applicable), are mailed by late January the following year. If you receive a donation acknowledgment but you did not intend to donate your dividend to ABE, you may request a one-time waiver of the December 15 deadline by asking for a refund, if you have not previously requested such a waiver.

**Please note:** Insureds who do not want to contribute dividends to ABE must make a written request for refund each year, using the procedures above. When you sign the application for insurance, you are agreeing to donate your dividends unless you otherwise notify the ABE to request a refund. Do not sign the application if you do not agree with these procedures.

**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**  
**SCHEDULE OF BENEFITS AND QUARTERLY PREMIUMS\***  
 Current as of 2023 • For a personalized rate quote, visit [abendowment.org](http://abendowment.org).

**When comparing rates**, please keep in mind that although not promised or guaranteed, this insurance is designed to generate dividends that an insured may donate to support ABE's charitable mission. If you do so, you are eligible for a charitable contribution deduction on your individual tax return. *Please see "How Your Assignment of Dividends Works" on previous page for further details.*

Member Benefit*	Member Premium
\$500,000	\$105.00
\$400,000	\$84.00
\$250,000	\$52.50

Spouse/DP Benefit*	Spouse/DP Premium
\$500,000	\$84.00
\$400,000	\$67.20
\$250,000	\$42.00

Child Benefit*	Child Premium
\$50,000	\$6.00
\$25,000	\$3.00

\*Spouse/DP benefits cannot exceed 100% of Member benefits. Benefits for Member and all eligible dependants reduce 50% at Member age 65 and again at Member age 75. Premiums do not reduce. Benefit options are not guaranteed and are subject to change by agreement between ABE and New York Life.

New York Life reserves the right to change rates on any August 1, and on any date on which benefits are changed. However your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of Insureds is a group of people with all the same issue age and gender. Premiums will vary depending on benefit chosen.

Premiums may vary when billed due to rounding.