

Accidental Death and Dismemberment Insurance

What medical exam requirements are there?

Your enrollment is guaranteed without any health questions or examinations.

How much coverage can I get?

This insurance pays a benefit from \$250,000 to \$500,000. Your Spouse's coverage amount cannot be greater than yours. Your eligible children can each be covered for either \$25,000 or \$50,000. All benefit amounts reduce by 50% when you reach age 65 and again by 50% when you reach 75. Premiums do not reduce.

What is covered by this insurance?

The full benefit will be paid for the following:

- Loss of life due to covered accident
- Loss of sight in both eyes*
- Loss of both hands or both feet*
- Loss of one foot and one hand*
- Loss of one hand and one eye or of one foot and one eye*
- Loss of speech and hearing*

*The full amount will only be payable for these double losses when they are the result of a single accident.

50% of the benefit amount will be paid for the following:

- Loss of one foot or one hand or one eye
- Loss of either speech or hearing

25% of the benefit will be paid for loss of thumb and index finger on the same hand.

The loss must be due only to the accident and not sickness and all other causes in order for the benefit to be paid. The payment for all losses due to a single accident will not be more than your benefit amount unless resulting from an accident on a common carrier.

Loss of hand or hands, or foot or feet, means removal at or above the wrist or ankle joint. Loss of eye or eyes means complete and irrecoverable loss of the entire sight thereof. Loss of speech or hearing means complete and irrecoverable loss thereof. (Loss of hearing correctable by any hearing aid or device is not considered irrecoverable loss.) Loss of thumb and index finger means removal of two or more complete phalanges of both digits on the same hand.

What is the Common Carrier Travel Benefit?

To make this coverage an even better value for members, the ABE-sponsored Accidental Death and Dismemberment 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 passengers for hire.

What restrictions or exclusions are there?

You will not be eligible for benefits for losses due to or related to any of the following:

- Any medical, dental, or surgical treatment not connected to a covered accident
- Sickness or disease or medical/surgical treatment thereof, except bacterial infection from accidental cuts, wounds or accidental ingestion of contaminated material
- Suicide, attempted suicide, or intentional self-inflicted injury while sane or insane
- Travel in, on, or descent from an in-flight aircraft, except as a passenger in a licensed commercial (non-military) aircraft
- Participation in or incarceration resulting from the commission of a crime or illegal occupation or activity in any role other than as a victim
- Military service or war or any act of war, whether declared or undeclared

Is this benefit sent to my medical provider?

The money is sent directly to you or your beneficiary for any use you want. Payment does not go to a medical provider, hospital or someone else. You can name any beneficiary or beneficiaries you wish. You are the beneficiary for spouse and child insurance.

This insurance pays in addition to any other insurance coverage you may have.

When can I renew my coverage?

Your coverage is renewable as long as you are under age 85, the group policy stays in effect, you remain a Bar Association Member¹, and premiums are paid when due. Because this is a group policy, your coverage cannot be canceled on an individual basis. Child coverage terminates at age 26.

What happens to any available dividends?

If an ABE-sponsored insurance program produces a dividend at the end of the program year, insureds may contribute that dividend to ABE. That donation is tax-deductible to the fullest extent permitted by law. ABE uses the donated dividends to make annual grants to support public service, educational, and research projects and programs of importance to the public and to the profession. Dividends are not guaranteed.

¹ The terms “Bar Association Member” and “Member” when used herein mean a practicing lawyer 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>.