



**Involuntary Accidental Death & Dismemberment Insurance  
Underwritten by Reliance Standard Life Insurance Company  
Policy # VAR 201596**

National Sheriffs' Association Members (excluding Auxiliary and Retired Paid-Up-For-Life Members) receive **Free** Accidental Death & Dismemberment Insurance (AD&D).

**Coverage Classification**

- Class 1: \$25,000** Sheriff or Chief of Police whose agency/department is a current policyholder in the NSA endorsed law enforcement liability insurance program.
- Class 2: \$10,000** Sheriffs
- Class 3: \$3,000** all other active members, with the exception of those indicated above

**Loss Schedule:** If, due to an injury, an insured suffers any one of the following specific losses within 365 days from the date of the accident, Reliance Standard Life will pay the benefit amount listed below. However, if more than one listed loss results from any one accident, the one largest benefit will be paid.

Loss of Life:	100% of Principal Sum
Loss of Two or More Members:	100% of Principal Sum
Loss of Speech and Hearing:	100% of Principal Sum
Loss of One Member:	50% of Principal Sum
Loss of Speech or Hearing:	50% of Principal Sum
Loss of Thumb and index finger of the same hand:	25% of Principal Sum

"Members" as used in the above loss schedule means 1) Hand, 2) Foot or 3) Eye

"Loss(es)" must result directly from injury with no other contributing cause. As used in this benefit with respect to:

1. A hand or foot, Loss means the complete severance through or above the wrist or ankle joints;
2. An eye, Loss means the total and irrevocable loss of sight;
3. Speech, Loss means the total and irrevocable loss of function;
4. Hearing, Loss means the total and irrevocable loss of hearing in both ears;
5. A thumb and index finger, Loss means the complete severance through or above the metacarpophalangeal joint.

**Age Based Reduction Schedule:** The Amount of the Principal Sum will be reduced to 35% of the pre age 70 amount at age 70.

**Seatbelt/Airbag Benefit:** The Seat Belt Benefit (10%) provides an additional benefit to an insured if due to an injury sustained while riding in a private passenger Four-Wheel Vehicle, he/she suffers loss of life for which an Accidental Death Benefit is payable. In addition to the Seat Belt Benefit, Reliance Standard Life will pay an Air Bag Benefit (5%) if the insured was driving or riding in a private passenger Four-Wheel Vehicle equipped with a factory-installed Air Bag. The police accident report must clearly establish the insured was positioned in a seat designed to be protected by an Air Bag and was properly strapped in the seat belt when the air bag inflated.

**Common Carrier Benefit:** Reliance Standard Life will pay an additional benefit equal to the amount paid under the AD&D Loss Schedule if an insured sustains an injury and such injury occurs while the insured is riding as a passenger (not as an operator or crew member) in a Common Carrier.\*

- \*Common Carrier Means: 1) Aircraft, land or water conveyance operated under license for hire for the transportation of passengers or 2) transport aircraft operated by the Military Aircraft Command (MAC).

**Exposure & Disappearance:** A loss that is due to exposure will be covered as if it were due to injury, provided such loss results directly from accidental exposure to the elements, which occurs while the insured is covered under this policy. Additionally, Reliance Standard Life will presume an insured suffered loss of life due to an injury, if: 1) while covered under this policy, such insured is riding in a conveyance that is involved in an accident, not excluded from coverage; 2) the conveyance is wrecked, sinks or disappears as a result of such accident; and 3) the insured's body is not found within 1 year of the accident.

**Exclusions: The Policy does not cover any loss:**

1. To which sickness, disease, or myocardial infarction, including medical or surgical treatment thereof is a contributing factor; or
2. Caused by suicide, or intentionally self-inflicted injuries; or
3. Caused by or resulting from war or any act of war, declared or undeclared; or
4. Caused by an accident that occurs while in the armed forces of any country, except as shown under the Reserve-National Guard Benefit (any premium paid to Reliance Standard Life for any period not covered by the policy while the insured is in such service will be returned pro rata); or
5. Caused by or resulting from riding in, getting into or out of any aircraft unless:
  - (a) the insured person is in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of the authority having jurisdiction over its operation; and
  - (b) the aircraft is not owned, leased or operated by or on behalf of the policyholder, the insured person, or any employer of the insured person, unless a specific written agreement has been obtained by Reliance Standard Life Insurance Company.

**For any covered loss, written proof must be sent to the National Sheriffs' Association as soon as possible, but NO LATER than 1 year after the loss.**

**Note: The above is intended to provide a brief summary of benefits. Coverage is subject to the terms and conditions of the master group policy held by NSA.**