

## Features



**Immediate Coverage**  
so you don't have to worry  
about a waiting period



**No Health Questions**  
and no medical exam required  
to obtain coverage



**Benefits Paid**  
to you or your beneficiary

AD&D coverage is underwritten by Life of the South Insurance Company or Bankers Life Insurance Company of Louisiana. Coverage may not be available in all states and is subject to the terms and conditions of the policy and underwriting approval. Not all companies are licensed in every jurisdiction.



**Accidental Death &  
Dismemberment Insurance  
(AD&D)**

## What is Accidental Death & Dismemberment Insurance?

Commonly known as AD&D, Accidental Death & Dismemberment Insurance provides a payout to you or your chosen beneficiary, in the event of accidental death or dismemberment.

## What qualifies as a loss?

When a covered individual experiences accidental death or an accidental bodily injury resulting in a covered loss – typically the loss of a hand, foot, or eye.



## How does AD&D work?

After a claim has been submitted and approved, the insurance company will pay the benefit amount based on the coverage purchased. Depending upon the loss, the benefit will typically be the full policy amount or half of the policy amount.

## Why should I purchase AD&D?

No one enjoys thinking about these things, but you never know when an accident may happen. If and when something does happen, AD&D coverage provides a financial safety net to help during the recovery period.

## What else do I need to know about AD&D?

- AD&D is entirely optional and easily attainable.
- When purchased, AD&D coverage begins immediately, and requires no health questions or medical exams.
- Benefits are paid for only one loss per accident. However, if there is more than one loss, payment is made for the loss with the greatest payable amount.
- A claim must be submitted within 90 days of the loss/qualified event for benefits to be paid.
- AD&D policies contain a cancellation window, during which you will get a full refund if the policy is canceled within the stated time period.

With Accidental Death & Dismemberment Insurance, you can rest assured knowing you're prepared for the unexpected.