



Accidental Death and Dismemberment Insurance

- **A Robust, Competitively Priced AD&D Insurance Product**
- **Gives Organizations Another Way to Help Their Members Protect Their Families**
- **Ideal for Members with No Life Insurance and Those Who Want to Supplement Existing Employer-Offered Life Insurance**

You know Amalgamated Life to be a longstanding advocate for American workers. Through our diverse insurance solutions, we help individuals protect their families and gain better financial security. It is our mission to provide high quality insurance products, backed by the highest standards of financial integrity and customer service. Our worksite Accidental Death and Dismemberment (AD&D) insurance is consistent with this goal.

Did You Know...

- Over 42,000 deaths were due to motor vehicle accidents in 2007¹
- There were more than 123,000 deaths in 2007 attributed to accidents¹
- Accidental deaths due to a fall accounted for more than 22,000 deaths in 2007¹

Amalgamated Life's 100% employee paid Accidental Death and Dismemberment Insurance (AD&D) provides vital funds necessary to cover employees/members' family expenses, from housing and utility bills to food and clothing, in the event of your accidental death or dismemberment. Here are some of the outstanding features of our AD&D policy:

- Coverage renewable
- Coverage based on group rates
- Convenient payroll deduction option

- Coverage for employees and family members
- Coverage is effective 24 hours, 365 days a year
- If you suffer a loss as a result of a covered accident (i.e., death; coma; paralysis; and/or a loss of eyesight; limb; speech; or hearing), you or your beneficiary will receive benefits in addition to any proceeds payable under a life insurance policy
- Coverage for accidents on and off the job, as well as when traveling
- Extra protection can be obtained through additional optional riders**

About Amalgamated Life

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

- ▶ **Competitive compensation package for brokers.** For more information, please contact your Amalgamated Life sales representative.
- ▶ **The information in this product sheet is in an abbreviated form only.** The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Accidental Death and Dismemberment Policy, the terms of the policy govern.



Policy Form ALGADDP-10*

*Features & form numbers may vary by state.

**Additional optional riders are not available in all states.

¹CDC-National Center for Injury and Violence Prevention and Control

Amalgamated Life Insurance Company
333 Westchester Avenue, White Plains, NY 10604
www.amalgamatedlife.com

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