


## PRODUCT

## Accidental Death &amp; Dismemberment



## Coverage that helps to *protect* *your employees and their families.*

*Our AD&D contract gives you the flexibility to choose the coverage that's right for your business.*

**It features:**

- *a broad range of options to suit your needs,*
- *coverage for your employees' dependents, and*
- *benefit limits up to \$500,000.*

With the Enhanced Accidental Death & Dismemberment (AD&D) contract from The Hartford<sup>1</sup>, you can select from a broad range of benefits and options to tailor your AD&D program to the needs of your company. Check our contract for specific terms of coverage regarding all of our AD&D benefits.

### CUSTOMIZED COVERAGE FOR EMPLOYEES AND THEIR FAMILIES.

Our contract provides maximum flexibility for choosing the benefit amounts and extended coverage you want for your employees, as well as for their spouses, partners and children.

- A Conversion Right allows employees to convert to a private policy when coverage can't be continued through the group.
- Our Day Care Benefits option will pay expenses for day care of each dependent child.
- In the event of a covered employee's death, we have options that pay to cover a spouse's occupational training, and education expenses for dependent children over 18.
- The Funeral Expense option provides a benefit to cover the cost of a funeral when a covered loss of life occurs.
- The Bereavement Counseling Benefit pays for expenses incurred for counseling survivors of a covered family member.

### A FULL RANGE OF RECOVERY AND REHABILITATION OPTIONS

You can opt for augmented coverage that can provide essential services for your recovering employees, as well as physical, emotional and financial support at a time when they need it the most.

- The Therapeutic Counseling Benefit pays expenses incurred for necessary therapeutic counseling following an accident or loss.
- Rehabilitative training required due to a covered accident or injury is covered by the Rehabilitation Benefit.
- Adaptive Home and Vehicle Benefits pay the actual one time costs to make an insured's private home and/or auto accessible.
- The Extended Care Facility option pays a monthly benefit towards institutional care of an insured permanently disabled due to a covered injury.

**We deliver on our promises every day.**



## OPTIONS THAT PROVIDE ADDITIONAL BENEFITS FOR CATASTROPHIC INJURY

For comprehensive coverage in the event of a devastating injury, the following options provide additional support when an accident results in paralysis or coma.

- Coma Options pay a benefit should an insured person become comatose as a result of an covered accident, and remain comatose for at least 30 days.
- The Paralysis Option pays a benefit for injuries that result in the complete and irreversible loss of movement of one or more limbs.

## OPTIONS THAT ADDRESS UNUSUAL OR HIGH-RISK SITUATIONS

The Hartford has the ability to offer additional coverage that may not be available from other carriers. If your business needs coverage to address unusual events or high-risk conditions, our AD&D contract may be the answer.

- The Common Carrier Double Indemnity will pay double the policy's stipulated benefit for a loss due to an injury that occurs on a bus, train, or plane.
- Common Disaster Benefits will increase a spouse's benefit to equal the employee's if both die in the same covered accident.
- Dependent Child double indemnity for dismemberment doubles the amount payable for a covered child who loses a limb.
- The HIV Occupational Accident option pays a benefit if HIV is contracted due to an injury on the job.
- Seat Belt and Air Bag Benefits pay an additional benefit if a covered person dies from injuries sustained while wearing a seatbelt in a vehicle equipped with airbags.
- War Risk Coverage covers a loss resulting from war or an act of war in specified countries for employees or covered family members.

This is only a partial list of AD&D options available from The Hartford. For more detailed information about our AD&D coverage, contact your local Hartford representative or call 1-866-FOR-HART (1-866-367-4278), or check into our Website at [www.groupbenefits.thehartford.com](http://www.groupbenefits.thehartford.com).

<sup>1</sup> The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Life Insurance Company, and Hartford Life Group Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.