

## GROUP BENEFITS



### Accident Lines / Municipalities

# ACCIDENT COVERAGE TO HELP MEET THE NEEDS OF YOUR ORGANIZATION AND EMPLOYEES

Government, law enforcement and town employees can encounter risk while en route to their jobs or other destinations. The Hartford can help provide the right protection. Our Accidental Death and Dismemberment Insurance (AD&D) program provides 24-hour coverage, no matter where a covered accident occurs, whether at work, home, or away. It applies in the event of a covered injury, paralysis or death resulting from a covered accident, with plenty of choice within its terms.

- Benefits are payable for losses that occur within 365 days of the covered accident.
- Plans are available on an employer-paid, voluntary, and stand-alone basis.
- A variety of options to choose from, including high coverage limits, and no medical underwriting necessary.<sup>1</sup>

Use this flexibility to create an AD&D plan to help meet the needs of your business.

Unintentional injuries are the fifth leading cause of death.<sup>2</sup>

**Our industry-leading enrollment services provide customization and value.**

We work with you to develop tailored enrollment strategies to drive greater participation, promote a richer benefits program and help minimize administrative workload for your staff. We provide:

- Personalized, easy-to-understand, employee-focused communication and education tools.
- On-site group meetings.
- Post-enrollment census of employees' plan elections and payroll deductions.
- Ongoing programs for re-enrollment campaigns and support of open annual enrollment events.

### Package options available.

We can recommend various package options, like family plans or competitive benefit maximums, designed to help provide valuable coverage for your employees and their families. Customized packages are also available to help meet your company's needs.

### Standard plan benefits.\*

This plan offers a principal sum up to \$750,000, a 50/40/10/15 Family Plan – no minimum participation is required.<sup>1,3</sup>

- Adaptive home and vehicle
- Child education
- Coma
- Conversion privilege
- Day care
- Dependent child dismemberment
- Rehabilitation
- Seat belt and air bag
- Spouse education
- Therapeutic counseling

*(continued on next page)*

**Expertise without equal.  
Benefits without burden.**



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Exclusions and limitations include full alcohol, policyholder aircraft, and standard age reduction schedule.

### Deluxe plan benefits.\*

This plan offers up to \$1,000,000 principal sum. In addition to the standard plan benefits, this plan includes:

- Accelerated death
- Bereavement counseling
- Common disaster benefit
- Critical burn
- Extended care facility
- Felonious assault
- Funeral expense
- HIV occupational accident
- Paralysis
- Permanent total disability
- Repatriation
- Traumatic brain injury

\*Please note that in some situations, some benefits may contain benefit maximum limitations – please contact your Hartford representative for details.

### Services important to you and your employees, available with your insurance policy.

Our people, processes and support are focused on helping make your job easier and your employees' lives better.

- Travel Assistance.<sup>4</sup> Toll-free 24/7 emergency assistance for your employees, their spouses and eligible dependents when traveling 100 miles or more from primary residence for 90 days or less.<sup>5,6</sup>
- Beneficiary Assist®.<sup>7</sup> Grief, financial and legal counseling to help your employees cope with loss, including a year of telephone access to counselors and up to five face-to-face sessions.

### Fringe benefit: peace of mind.

Life is never worry-free, but with The Hartford AD&D behind your employees, they'll have more peace of mind. It can help build value into your benefits package, an important component in attracting and retaining a loyal and motivated team.

### Need more facts?

Just visit our Web site at [www.accidentlines.com/add.html](http://www.accidentlines.com/add.html). It's where smart benefit decisions begin.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. 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. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

<sup>1</sup> Guaranteed Issue – no medical underwriting required. Acceptance into the plan is guaranteed, which means your employees will not be asked to take a medical exam or answer medical questions at the time of enrollment.

<sup>2</sup> National Safety Council. Summary from Injury Facts, 2010 Edition. Available: [http://www.nsc.org/news\\_resources/injury\\_and\\_death\\_statistics/Documents/Summary\\_2010\\_Ed.pdf](http://www.nsc.org/news_resources/injury_and_death_statistics/Documents/Summary_2010_Ed.pdf). June 29, 2010.

<sup>3</sup> Under the Insured Person and Family Plan, the Insured Person is insured for 100 percent of the Principal Sum, and the spouse will be insured for 50 percent of the ADD Principal Sum, if there are no eligible dependent children; or the spouse will be insured for 40 percent of the ADD Principal Sum, and each eligible dependent child will be insured for 10 percent of the ADD Principal Sum; or each eligible dependent child will be insured for 15 percent of the ADD Principal Sum, if there is no eligible spouse.

<sup>4</sup> Travel Assistance is provided by Europ Assistance USA. Europ Assistance USA is not affiliated with The Hartford and is not a provider of insurance services.

<sup>5</sup> Dependent children are defined as being under the age of 26.

<sup>6</sup> Services are available in every country of the world. Depending on the current political situation in the country to which you are traveling, EA may experience difficulties providing assistance, which may result in delays or even the inability to render certain services. It is your responsibility to inquire, prior to departure, whether assistance service is available in the countries where you are traveling.

<sup>7</sup> Beneficiary Assist® is provided by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

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