

## It doesn't always happen to "someone else"

No one wants to think about the possibility of having a life-threatening accident, but the fact is, thousands of people are seriously injured or killed every year\* — in their homes, while traveling, at work and at play. Although most of us believe such tragedies could never happen to us, we can't deny there are many "what ifs" to contemplate.

Accidents can cause serious financial problems for survivors who still have mortgages, loans and education expenses to pay. That's why your association has made voluntary accident coverage available to you at an affordable rate.

## Highlights of the Plan

- The insurance plan provides protection 24 hours a day-worldwide-on and off the job and while traveling for business or pleasure.
- The insurance applies to accidental loss of life, dismemberment or bodily injury (except as limited by the exclusions included in this booklet).
- No medical/physical examination is required.
- Because it's a group plan, the rate for coverage is substantially lower than the cost of similar insurance you might purchase individually.
- Most coverage will pay in addition to any other insurance you may have.

\*National Safety Council, *Injury Facts* 2000 Edition

## Plan benefits amounts, options and costs

Eligible members may select benefit amounts subject to a minimum of \$50,000 and a maximum of \$500,000, in multiples of \$50,000.

You may select from the following plans:

**Plan I: Member Only** – Members of the policyholder under age 70 who elect coverage.

**Plan II: Member & Spouse** – All spouses, under age 70, of members in Plan I. The benefit amount selected by the member for his or her spouse should be no greater than the member's benefit amount.

**Plan III: Member & Dependent Children** – All unmarried dependent children\* of members in Plan I. The benefit amount is selected by the member for his or her dependent child. Maximum benefit amount is \$50,000 (multiples of \$10,000).

### Annual Costs for Plan I, II and III

❖ **\$1.00 per \$1,000**

### Sample Benefit & Annual Cost Table

<u>Benefit Amount</u>	<u>Annual Premium Per Person</u>
\$ 50,000	\$ 50.00
\$100,000	\$100.00
\$150,000	\$150.00
\$200,000	\$200.00
\$250,000	\$250.00
\$300,000	\$300.00
\$350,000	\$350.00
\$400,000	\$400.00
\$450,000	\$450.00
\$500,000	\$500.00

\* Dependent Children means those children, including adopted and those children placed for adoption, who are primarily dependent upon the Insured person for maintenance and support, and who are: 1) under the age of 19 and reside with the Insured person; or 2) over the age of 19, permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of 26 and classified as a full-time student at an institution of higher learning.

## Schedule of Benefits

### Accidental Loss of Life & Dismemberment Coverage

	<b>Benefit Amount</b>
Loss of Life .....	100%
Loss of Speech & Loss of Hearing .....	100%
Loss of Speech & Loss of One of: Hand, foot or Sight of an Eye.....	100%
Loss of Hearing & Loss of One of Hand, foot or Sight of an Eye .....	100%
Loss of Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a Combination of Any Two of a Loss of a Hand, a Loss of Foot or Loss of Sight of an Eye .....	100%
Loss of One Hand, Loss of One Foot, or Loss of Sight of an Eye .....	50%
Loss of Speech or Loss of Hearing .....	50%
Loss of Thumb & Index Finger of the Same Hand.....	25%

## Multiple Losses Maximum Payment Clause

For the coverages listed below, if an insured has multiple losses as the result of one accident, the insurer pays only the single largest benefit amount applicable:

- Accidental Loss of Life & Dismemberment

## Terms of Individual Insurance

For members who enroll, coverage will become effective on the first day of the month following the month of the completed application is received by the Plan Administrator. Coverage will continue in force until: 1) you reach age 85; 2) you discontinue participation in the plan; 3) you cease to be a member of the American Foreign Services Association; or 4) the master policy is terminated, provided your premium is paid. Coverage for spouse and dependent children ends when the member's coverage stops.

## Plan Exclusions

There are certain situations we do not cover in our policy. These include:

- Loss occurring while the insured is in, entering or exiting any aircraft that is owned, leased or operated by the policyholder or an employee of the policyholder.
- Loss occurring while the insured is in any aircraft while acting or training as a pilot or crew member.
- Loss caused by or resulting from the insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions.
- Loss resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.
- War risk coverage will not be provided in the U.S., Canada and Iraq.

This is an easy-to-read summary of a Voluntary Accident Insurance Plan. This is not a contract of insurance but is simply an informative document. Complete provisions pertaining to the plan of insurance are contained in the master policy on file with the policyholder. If this insurance plan does not conform with your state statutes, it will be amended to comply with such laws. If a statement in this document and any provision in the policy differ, the policy will govern.

Plan Underwritten by:  
Chubb Group of Insurance Companies



## Plan Features

### War Risk Benefit:

Benefit Amount: Same as the AD&D loss of life benefit amount chosen by the Insured.

### Definition of War:

- 1) hostilities following a declaration of War by a government authority
- 2) if there is no declaration of War, then armed, open and continuous hostilities between two countries: or
- 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the site of the area of hostility.

### Exclusions:

War risk coverage will not be provided in the U.S., Canada and Iraq.

## Plan Features (continued)

### Medical Evacuation and Repatriation Benefit Benefit Amount: \$75,000

If accidental bodily injury, disease or illness causes you or your insured dependent to require medical evacuation and/or repatriation while on a covered trip more than 100 miles from home and lasting no more than 30 days, this coverage will pay for covered expenses up to a maximum of \$75,000. The medical evacuation or repatriation must be ordered by a physician and arranged by MEDEX, our Assistance Services Administrator.

Please contact MEDEX for additional covered services:  
Telephone: 1-800-527-0218  
Email: [www.medexassist.com](http://www.medexassist.com)

### Medex must be notified before any services are rendered.

**Medex Travelers Assistance:** MEDEX operates a twenty-four (24) hour, seven (7) days a week, toll-free emergency telephone assistance service. To access the emergency assistance services while traveling, please call one of the following emergency telephone numbers:

1-800-527-0218 from within the U.S., Canada, Puerto Rico or U.S. Virgin Islands; or 0800-252-074 from within the UK; or from anywhere else call collect to: 1-410-453-6330 Baltimore, Maryland; or 44-1-273-223000 United Kingdom. When asked by a MEDEX representative, please mention code CHB.

If you have any questions or would like to make a claim, please contact the Plan Administrator @ 1-800-242-8221.

Submit new applications/beneficiary forms to the:

Plan Administrator

The Hirshorn Company  
14 East Highland Avenue  
Philadelphia, PA 19118  
[afsainfo@hirshorn.com](mailto:afsainfo@hirshorn.com)

FEATURING COVERAGE  
FOR ACTS OF  
WAR AND TERRORISM

## GROUP ACCIDENT Insurance Plan for AFSA Members

Accidental Death and Dismemberment (AD&D)

War Risk Coverage

Medical Evacuation

Repatriation



Administered by:

THE HIRSHORN COMPANY