

*Protect yourself and your family . . .*

- Guaranteed Issue\*
- Portable
- Up to \$250,000 Available
- World-Wide Coverage

\*See the Excluded Industries listed in this brochure

Arizona  
Idaho  
Kansas  
Oklahoma



**BROKERS  
NATIONAL**  
LIFE ASSURANCE COMPANY

Individual Accidental Death & Dismemberment Insurance

# Protect yourself and your family...

## Unfortunately, accidents are a fact of life.

Injuries and fatalities cost Americans billions of dollars in lost wages, medical care and other related expenses.

A significant amount of these losses are attributable to accidents resulting in death or dismemberment. While you may not be able to prevent accidents from occurring, you can take steps to help protect you and your family's finances.

The Accidental Death & Dismemberment (AD&D) Insurance policy from Brokers National Life Assurance Company (Brokers National) helps to safeguard your family's future. In the event of accidental death or dismemberment, our AD&D policy provides a lump sum benefit, regardless of other insurance coverage.

## Accidental Death & Dismemberment Highlights...

- **Guaranteed Issue\*** (ages 18-65)
- **\$60,000 to \$250,000 available**
- **Available to Groups or Individuals**
- **Guaranteed Renewable for Life**
- **Qualifies for Section 125**
- **Dependent Coverage Available**
- **Includes Waiver of Premium on Primary Insured**
- **Benefits Doubled when Covered Accident occurs while on a Common Carrier or school bus**



### \*EXCLUDED INDUSTRIES

Aviation/Airlines, Chemical Processing, Explosives, Mining and Quarries, Oil and Gas (Exploration, Production, Refining), Sports Teams, Nuclear Power Plants, Bars and Dance Halls, Dredges, Barges, Tugs, Window Washers, Logging Operations, Roofers, Police Department, Fire Department, and Sanitation Department

For quote considerations, please contact our Marketing Department at (800) 798-1125, extension 4530.

### BENEFITS (based on \$250,000 Death Benefit)

|                                | Primary Insured | Spouse Insured | Child(ren) Insured |
|--------------------------------|-----------------|----------------|--------------------|
| Minimum Dismemberment Benefits | \$125,000       | \$125,000      | \$5,000            |
| Maximum Dismemberment Benefits | \$250,000       | \$250,000      | \$10,000           |
| Accidental Death Benefit       | \$250,000       | \$250,000      | \$10,000           |
| Common Carrier Death Benefit   | \$500,000       | \$500,000      | \$20,000           |

Dependent child(ren) death benefit issue amount is always \$10,000 per child.

### MONTHLY PREMIUM RATES

| Benefit Amount | Primary Insured | Primary+ Spouse | Primary+ Child(ren) | Primary+ Family |
|----------------|-----------------|-----------------|---------------------|-----------------|
| \$100,000      | \$10.00         | \$20.00         | \$11.00             | \$21.00         |
| 150,000        | 15.00           | 30.00           | 16.00               | 31.00           |
| 200,000        | 20.00           | 40.00           | 21.00               | 41.00           |
| 250,000        | 25.00           | 50.00           | 26.00               | 51.00           |

Minimum issue amount is \$60,000. Can be sold in increments of \$10,000. The monthly premium rate is \$1.00 per \$10,000 issue amount.

When you compare the odds of having an accident to our AD&D policy's affordable rates and solid benefits, you'll see why the Brokers National AD&D policy is today's smart choice in helping to protect your family's financial future.

## Getting coverage is easy...

Simply select the benefit amount that fits your needs.

Enrolling is simple and no medical exam is required. Just complete the attached application and return it to your agent.

We are committed to providing superior customer service, including easy enrollment and quick payment of claims. Brokers National is always ready to assist you with any questions you may have.

### DEPENDENT AGES

Dependent children issue age is up to 18.

**Enroll Now!**

## RISKS NOT ASSUMED

The benefits shall not be payable if the insured person's death and/or loss of sight or limb results, directly or indirectly from any of the following causes or is contributed to, wholly or in part, by any of the following causes:

1. Insurrection or war or any act attributed to war, whether or not the insured person is in military service. The term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries (In Oklahoma, war or act of war (whether declared or undeclared), participation in a felony, riot or insurrections, service in the armed forces or units auxiliary thereto);
2. Suicide, or any attempt of suicide, while sane or insane;
3. Bodily or mental infirmity or disease of any kind, even though the proximate or precipitating cause of death is accidental bodily injury;
4. Committing or attempting to commit an assault or felony;
5. The taking of:
  - a. any drug, medication, or sedative unless taken as prescribed by a physician; or
  - b. alcohol or any poison (except food poisoning) (In Oklahoma, alcoholism and drug addiction);
6. Operating, riding in, or descending from any kind of aircraft if the insured person:
  - a. is either a pilot, officer, or member of the crew; or
  - b. is being flown for the purpose of descent from such aircraft while in flight; or
  - c. is giving or receiving any kind of training or instructions; or
  - d. has any duties aboard such aircraft (In Oklahoma, aviation);
7. Participating in an illegal activity;
8. Participating in any recreational airborne activity, including but not limited to hang gliding and parachuting (Except in Oklahoma); or
9. Participation in speed endurance racing of any kind (Except in Oklahoma).

This is a descriptive brochure and not a contract. This brochure is designed to highlight features of this insurance plan. A more complete description of benefits and exclusions is found in the policy form # FAP-ADD(09/97).

This is an Accidental Death & Dismemberment only policy. It does not pay benefits for any other cause.

**For more information, contact:**

LICENSED AGENT

Brochure Code: ADB02



**BROKERS  
NATIONAL**  
LIFE ASSURANCE COMPANY

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Form #: ADV-ADD(2006)A

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