

AUL's Group Voluntary AD&D Insurance Coverage for Eligible Employees

Accidental Death and Dismemberment Benefits: While insured under the Policy, if the Employee has an accident which results in a loss or condition shown below, if approved, AUL will pay the amount* shown opposite the loss or condition if the loss or condition occurs within 365 days from the date of the accident and AUL receives acceptable proof of loss or condition.

Loss:	Amount Payable*:
Life:	AD&D Principal Sum
Both Hands or Both Feet or Sight of Both Eyes	AD&D Principal Sum
Speech and Hearing	AD&D Principal Sum
One Hand and One Foot	AD&D Principal Sum
One Hand and Sight of One Eye	AD&D Principal Sum
One Foot and Sight of One Eye	AD&D Principal Sum
Sight of One Eye	1/2 of AD&D Principal Sum
One Hand or One Foot	1/2 of AD&D Principal Sum
Speech or Hearing	1/2 of AD&D Principal Sum
Thumb and Index Finger	1/4 of AD&D Principal Sum

Conditions:	Amount Payable*:
Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body	AD&D Principal Sum
Paraplegia or Loss of Use of Both Lower Limbs of the Body	1/2 of AD&D Principal Sum
Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body	1/2 of AD&D Principal Sum
Monoplegia or Loss of Use of One Limb of the Body	1/4 of AD&D Principal Sum
Severe Burns	AD&D Principal Sum

*AUL will only pay a benefit for either paralysis or loss of a limb, but not a benefit for both. The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee. **In no event will the total of all Additional Accidental Death Benefits payable exceed 100% of an Employee's AD&D Principal Sum.**

Accidental Death and Dismemberment Exposure Benefit: If an Employee is unavoidably exposed to heat or cold as a direct result of a covered accident, and as a direct result of the exposure, the Employee suffers a loss for which benefits would be payable under this Section, an AD&D benefit will be paid, if approved. Any loss associated with exposure to heat or cold must occur within 365 days of the accident.

Accidental Death and Dismemberment Disappearance Benefit: If an Employee is an occupant in a vessel, vehicle, or plane at the time of accidental destruction, sinking, or disappearance of the vessel, vehicle, or plane and the Employee's body cannot be found within one year of the date of the accidental destruction, sinking, or disappearance, the Employee will be presumed to have died. AUL will only presume Accidental Death if: 1) there is no evidence to the contrary; 2) there is a determination by the appropriate governmental authorities or court issuing a valid and legally binding determination that the Employee has died; 3) a certified copy of the governmental authority findings or court order is provided to AUL; and 4) benefits would have been paid assuming a death certificate could have been issued if the body was recovered.

Additional Accidental Death Benefits:

Accidental Death and Dismemberment Seat Belt Benefit: If approved, AUL will pay an Additional Accidental Death Benefit if the Employee dies as a result of a non-occupational automobile accident while properly wearing a Seat Belt at the time of the accident. The Seat Belt Benefit is 10% of the Employee's AD&D Principal Sum or \$25,000, whichever is less.

Accidental Death and Dismemberment Air Bag Benefit: If approved, AUL will pay an Additional Accidental Death Benefit if the Employee dies as a result of a non-occupational Automobile accident while the Employee is properly wearing a Seat Belt at the time of the accident and the Air Bag deployed properly at the time of the accident. The Air Bag Benefit is 10% of the Employee's AD&D Principal Sum or \$5,000, whichever is less.

Accidental Death and Dismemberment Repatriation Benefit: If approved, AUL will pay an Additional Accidental Death Benefit if the Employee dies either greater than 200 miles away from his principal place of residence or is outside of the country at the time of Accidental Death. The Repatriation Benefit equals the lesser of: a) Reasonable Expenses for transportation of the Employee's body to a funeral home or mortuary near the Employee's principal place of residence; b) \$5,000; or c) 10% of the Employee's AD&D Principal Sum.

Accidental Death and Dismemberment Child Higher Education Benefit: If approved, AUL will pay an Additional Accidental Death Benefit for Education Expenses that are incurred and paid after the Employee's Accidental Death. The Child Higher Education Benefit payment will be no more than \$4,000 for each Eligible Student per Academic Year for Education Expenses. The cumulative benefit payments for all eligible students will not exceed the lesser of: a) \$20,000; or b) 10% of the Employee's AD&D Principal Sum.

Accidental Death and Dismemberment Child Care Benefit: If approved, AUL will pay an Additional Accidental Death Benefit for Child Care Expenses incurred and paid after the Employee's Accidental Death. The Child Care Benefit payment will be no more than \$4,000 for each Eligible Child per calendar year for Child Care expenses. The cumulative benefit payments for all Eligible Children will not exceed the lesser of: a) \$20,000, or b) 10% of the Employee's AD&D Principal Sum.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.