

# Be prepared with AD&D coverage

It's no surprise—people have accidents every day. And, unfortunately, some are severe. Adding Accidental Death & Dismemberment (AD&D) coverage to a group term life or voluntary term life insurance policy provides your employees with even greater protection.

## Core AD&D benefits

AD&D coverage\* from Principal® goes beyond life insurance. It pays a benefit when an accident results in the loss of:

- Life
- Hands
- Feet
- Thumb and index finger
- Vision

The AD&D benefit generally matches the life insurance benefit, but can vary.

## Optional packages provide extra benefits

For even more protection beyond the core benefit, add any of or all three additional, optional packages—standard, family or transportation.

### Add the standard package

Feature	Additional benefit paid
<b>Seatbelt/airbag</b> If the insured dies in a car accident, and he/she was wearing a seatbelt or protected by an airbag.	\$10,000
<b>Education</b> If the insured dies due to an accident and has dependent(s) enrolled at an accredited post-secondary school.	\$3,000/year for up to four years
<b>Repatriation</b> If the insured dies due to an accident at least 100 miles from his/her permanent residence, and the body needs to be prepared and transported.	Up to \$2,000
<b>Loss of use/paralysis</b> If an accident leaves the insured with a loss of use or paralysis.	<ul style="list-style-type: none"> <li>• 100%: quadriplegia</li> <li>• 50%: paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot</li> <li>• 25%: loss of use of one arm, one leg, one hand or one foot</li> </ul>
<b>Loss of speech and/or hearing</b> If an accident leaves the insured with a loss of speech and/or hearing.	<ul style="list-style-type: none"> <li>• 100%: loss of both speech and hearing</li> <li>• 50%: loss of speech or hearing</li> <li>• 25%: loss of hearing in one ear</li> </ul>
<b>Exposure</b> If the insured incurs a covered loss within one year of exposure to the elements, this is considered an accidental injury.	
<b>Disappearance</b> If the insured disappears as a passenger due to an accidental wrecking or sinking, and the body is not found within one year of the accident, the loss of life benefit is paid.	

## Add the family package

Feature	Additional benefit paid
<b>Child care</b> If the insured dies due to an accident and has dependent children needing childcare.	Up to \$300/month for up to one year
<b>Spouse career adjustment</b> If the insured dies due to an accident and the spouse continues his/her education at an accredited post-secondary school.	\$1,000/year for up to two years

## Add the transportation package

Feature	Additional benefit paid
<b>Helmet</b> If the insured dies due to an accident and was wearing a helmet while operating or riding as a passenger on a motorcycle.	\$10,000
<b>Public transportation</b> If the insured dies due to an accident while a passenger on a common carrier (plane, taxi, train, subway, bus, ship or trolley).	100% of the life benefit

### Let's look at an example

While wearing his seatbelt, Nicolas was in a car accident 150 miles from home. He died as a result of his injuries, leaving behind two children in college.

Company A offered only the core AD&D benefit. Company B offered the standard package, expanding AD&D benefits to provide additional coverage for his beneficiaries.

#### Company A

Group Term Life	\$50,000
+ AD&D core benefit	\$50,000
<b>Total</b>	<b>\$100,000</b>

#### Company B

Group Term Life	\$50,000
+ AD&D core benefit	\$50,000
Seatbelt/airbag	\$10,000
Education	\$24,000
Repatriation	\$2,000
<b>Total</b>	<b>\$136,000</b>

\*In some states, certain provisions listed as AD&D may be paid as a personal loss benefit.



[principal.com](https://www.principal.com)

Group term life and voluntary term life insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [principal.com](https://www.principal.com).

This is an overview of the benefits of adding AD&D to your group term life or voluntary term life policy, but there are limitations and exclusions. For cost and coverage details, contact your Principal® representative. OR GC 6000 (06/04) and GC 6000 (VTL) (06/04).

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