



Group Life Insurance

Accidental Death & Dismemberment

It's no secret — most Americans need some type of life insurance protection. Adding Accidental Death & Dismemberment (AD&D)* coverage to a group term life or voluntary term life insurance policy provides employees with even greater protection. AD&D coverage from Principal Life Insurance Company offers employers the flexibility to choose the right coverage for their situation. Principal Life offers a core AD&D benefit and three optional AD&D packages.

Core benefit

This benefit pays for the loss of life, loss of hands, feet, thumb and index finger, or vision as the result of an accident.

Optional packages

STANDARD PACKAGE		
FEATURE	DESCRIPTION	BENEFIT
Seatbelt/Airbag	If insured dies in automobile accident, an additional benefit is paid if wearing seatbelt or protected by airbag.	\$10,000
Education	If insured dies due to an accident, an additional benefit is paid for dependent(s) enrolled at accredited post-secondary school.	\$3,000/year for up to four years
Repatriation	If insured dies due to accident at least 100 miles from permanent residence, a benefit is paid for preparation and transportation of body.	Up to \$2,000
Loss of Use/ Paralysis	Additional benefit is paid if an accident leaves the insured with a loss of use or paralysis.	<ul style="list-style-type: none"> • 100% – quadriplegia • 50% – paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot • 25% – loss of use of one arm, one leg, one hand or one foot
Loss of Speech and/or Hearing	Additional benefit is paid if an accident leaves the insured with a loss of speech and/or hearing.	<ul style="list-style-type: none"> • 100% – loss of both speech and hearing • 50% – loss of speech or hearing • 25% – loss of hearing in one ear
Exposure	Exposure to the elements is considered an accidental injury if an insured incurs a covered loss within one year of exposure resulting from an accidental injury.	
Disappearance	Loss of life benefit paid if an insured disappears as a passenger in a conveyance involved accidental wrecking or sinking and the body is not found within one year of the accident.	

FAMILY PACKAGE		
FEATURE	DESCRIPTION	BENEFIT
Child Care	If an insured dies due to an accident, an extra benefit is paid for child care expenses for all dependent children.	Up to \$300/month for up to one year
Spouse Career Adjustment	If an insured dies due to an accident, an extra benefit is paid when the spouse continues education at an accredited post-secondary school.	\$1,000/year for up to two years

TRANSPORTATION PACKAGE		
FEATURE	DESCRIPTION	BENEFIT
Helmet	If insured dies due to an accident, an extra benefit is paid if operating or riding as a passenger on a motorcycle and wearing a helmet.	\$10,000
Public Transportation	If insured dies due to an accident, an additional benefit is paid for covered losses that occur while a passenger on a common carrier such as an airplane, taxi, train, subway, bus, ship or trolley.	100%

Consider this example

An employee, wearing a seatbelt, dies in a car accident 150 miles from home. The employee leaves behind two children in college. Company A's expanded coverage provides additional benefits.

BENEFIT CHOICES

COMPANY A	Group Term Life	AD&D – Core Benefit	Standard Package
COMPANY B	Group Term Life	AD&D – Core Benefit	None

RESULTING BENEFITS

				TOTAL
COMPANY A	\$50,000	\$50,000	Seatbelt/Airbag = \$10,000 Education = \$24,000 Repatriation = \$2,000	\$136,000
COMPANY B	\$50,000	\$50,000	\$0	\$100,000

Standalone coverage

We offer access to standalone AD&D coverage through Zurich Insurance Group for employers with 100+ employees who use self-accounting administration. Principal Life makes it a seamless solution by coordinating administration and claims.

FOR MORE INFORMATION

Contact your local sales representative for details.

*In some states, certain provisions listed as AD&D may be paid as a Personal Loss Benefit. Not all packages available in all states.



WE'LL GIVE YOU AN EDGE®

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This is a summary of AD&D coverage underwritten by Zurich Insurance Group, and administered by Principal Life Insurance Company. It is not an insurance contract or complete statement of the rights, benefits, limitations or exclusions of the coverage. For cost and coverage details, contact your Principal Life representative.