

# SBLI ACCIDENTAL DEATH COVERAGE AT-A-GLANCE

FEATURES		DESCRIPTION			
<b>Product Design</b>		Accidental death insurance is guaranteed issue insurance that only pays out a benefit when the insured is in a covered accident that causes death.			
<b>Issue Ages</b>		For ages 18-65 last birthday <sup>1</sup>			
<b>Renewability</b>		To age 70 <sup>2</sup>			
<b>Min. / Max. Face Amounts</b>	Minimum	\$50,000			
	Maximum	\$500,000			
<b>Death Benefit at time of Accidental Death</b>		Accidental Death occurs within the first 90 days after the covered accident, except that, in cases when at the end of the 90-day period an Insured Person is being kept clinically alive by an artificial life support system, the 90-day limit will be extended to 180 days. <sup>3,4,5</sup> Death benefit equals the Face Amount. <sup>6</sup>			
<b>Policy Fee</b>		No policy fee			
<b>Underwriting Process</b>		Guaranteed issue underwriting process with no risk classes. No medical exam – No PHIs – No APS – No HOS			
<b>Premium Mode</b>		Annually	Semi-Annually	Quarterly	Monthly
<b>Factor</b>		1.0	0.5	0.25	0.08333
<b>Exclusions</b>		<p>This is a general list of exclusions; specific exclusions may vary by state.<sup>7</sup></p> <ul style="list-style-type: none"> <li>Death that occurs while this policy is not in force.</li> <li>Death caused by an insured person's intentionally self-inflicted injury, suicide or attempted suicide, while sane or insane.<sup>8</sup></li> <li>Death resulting from an act of declared or undeclared war.</li> <li>Death that occurs while serving in the armed forces.</li> <li>Death resulting from an insured person being under the influence of any controlled substance (except for narcotics given on the advice of a physician).</li> <li>Death that takes place outside the United States.</li> <li>Death while skydiving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning, rappelling, mountain/rock climbing, rodeo participation, or scuba diving.</li> <li>Death resulting from active participation in a riot or civil disorder.</li> <li>Death while insured is incarcerated.</li> <li>Death resulting from an insured person's commission or attempted commission of a felony or being engaged in an illegal occupation.</li> <li>Death resulting from aviation unless sustained as a passenger.</li> <li>Death resulting from an insured person being intoxicated as defined by the laws and jurisdiction of the geographical area in which the death occurred.</li> <li>Death resulting, either directly or indirectly, from participation in high-risk activity for pay, profit or other commercial purposes.</li> <li>Death while participating in, or practicing for, any semi-professional or professional competitive athletic contest.</li> </ul>			
<b>State Availability</b>		Available in all states except Colorado, Maryland, Minnesota, New Jersey, New York, and Washington.			
<b>Conversion Options</b>		No conversion option			

<sup>1</sup>Issue age is 18-64, age last birthday in SC. <sup>2</sup>In Massachusetts the product is non-cancelable until age 121. <sup>3</sup>Montana ONLY: A newborn child, or newborn adopted child, of the insured is covered for 31 days from the moment of birth for a coverage amount of \$10,000. <sup>4</sup>Virginia ONLY: The death must occur within 365 days of an accident. <sup>5</sup>Pennsylvania ONLY: There is no limitation on when death occurs as the result of a covered accident. <sup>6</sup>Except MA where it equals face amount until age 70; \$2,500 at ages 70-121. <sup>7</sup>Please refer to SBLI Accidental Death Coverage policy documents to determine specific state exclusions. <sup>8</sup>Pennsylvania ONLY: The exclusion is death caused by an insured person's intentionally self-inflicted injury, suicide, or attempted suicide. For the education of producers/brokers only. Not for use with the public. Policy Form Series #: 21-P-AD. SBLI is a registered trademark of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. Licensed in 49 states and DC (excludes NY). Products and features may not be available in all states. © 2023 All rights reserved. 11/2023