

NVFC 24 Hour Accidental Death & Dismemberment Program

All NVFC personal members are automatically enrolled in a 24-Hour \$10,000 Accidental Death and Dismemberment group policy. This policy will pay for a covered loss resulting from a bodily injury to a member.

If a bodily injury results in death, the principal sum of \$10,000 will be paid to the named beneficiary. If an injury causes the member's death while that person is engaged in an Emergency Duty, then the death benefit payable is doubled to \$20,000.

Emergency Duty means participating in, including travel directly to and from, any fire suppression or emergency response; any rescue or emergency medical activity; or any training exercise.

If a bodily injury results in dismemberment, a benefit will be paid to the member according to the schedule of losses listed in the policy. The complete schedule is as follows:

Covered Loss and Benefit Amount List

For Loss of Life	\$10,000
Loss of Life, Emergency Duty	\$20,000

For Loss of

Both Hands or Both Feet or Sight of Both Eyes	\$10,000
One Hand and One Foot	\$10,000
One Hand or Foot and Sight of One Eye	\$10,000
Speech and Hearing	\$10,000
Quadriplegia	\$10,000
Paraplegia	\$ 7,500
One Hand or One Foot	\$ 5,000
Speech or Hearing	\$ 5,000
Sight of One Eye	\$ 5,000
Hemiplegia	\$ 5,000
Thumb and Index Finger of Same Hand	\$ 2,500

There is also an additional Seat Belt Benefit. This will pay an additional 10% of the death benefit if death occurs while the member was wearing a properly fastened seat belt. This applies to Private Passenger Cars as well as to emergency service vehicles.

NVFC personal members may select and name their own beneficiaries and are free to change the selection at any time. The appropriate forms are available on our website.

There are **Exclusions from Coverage**. The policy will not pay any claim for a loss that is caused by, contributed by, or resulting from: Intentionally self-inflicted injury while sane or insane, suicide, or any attempt at suicide; War, or any act of war, declared or undeclared; Service or full-time active duty in the armed forces of any country or international authority;

Disease of the body, bodily or mental infirmity, or any bacterial infection other than bacterial infection due directly to an accidental cut or wound; Operating, learning to operate, or serving as a member of a crew of an aircraft; or while in any Aircraft operated by or under military authority; or while in any Aircraft being used as a test or experimental purpose; or while in any Aircraft owned or leased on or on behalf of the Policyholder or any division, subsidiary or affiliate of the Policyholder, or by the Insured and members of his or her family or boarding or alighting from such Aircraft; active participation in a riot; the Insured's voluntary use of any narcotic, unless prescribed for the Insured by a Doctor.

This AD&D program is administered by Provident Agency, Inc., Pittsburgh, PA. The policy is issued by Unum Life Insurance Company of America.

This information is a summary only. For actual policy language please refer to Policy 129557-2992 which is on file. If there is a conflict between this summary and the policy, the provisions of the policy govern at all times.