



PACIFIC GUARDIAN LIFE

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT PLUS INSURANCE

Voluntary Accidental Death and Dismemberment Plus Insurance

Nobody is ever prepared to handle an accidental death or the trauma of a crippling accident. Protect yourself and your family financially against such unpredictable events with Accidental Death and Dismemberment *PLUS* Insurance.



PACIFIC GUARDIAN LIFE IS HERE FOR YOU. OUR HOME OFFICE IS LOCATED HERE IN HAWAII TO TAKE CARE OF YOUR NEEDS.

POLICY FEATURES:

- Accident Insurance options: \$50,000, \$100,000, \$150,000, \$200,000
- Benefit reductions begin at age 65. Policy ends at termination of employment.
- No medical questions.
- Premiums may be paid by payroll deduction or Electronic Funds Transfer.

Only available in Hawaii, Guam and Saipan.
Some exclusions and limitations may apply.

BENEFITS UNDER FAMILY COVERAGE:

- Spouse Critical Period Benefit
- Increased Dependent Child Dismemberment Benefit
- Child Care Center Benefit
- Common Accident Benefit
- Seat Belt Benefit
- Special Education Benefit



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VADD PLUS BENEFITS

If an injury due to an accident results in death or disability within one year from the date of the accident, the benefit paid will be as follows:

Accidental Loss Of	Benefit Amount
Life or loss of two or more members*	100%
Loss of speech and hearing	100%
Loss of speech or hearing	50%
Loss of one member*	50%
Loss of thumb and index finger of same hand	25%
Paralysis	
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%

*Note: "Member" means hand, foot or eye

Only one benefit, the largest to which the insured is entitled to, is payable for all losses resulting from one accident.

FELONIOUS ASSAULT WHILE AT WORK

An additional benefit equal to 25% of the Benefit Amount if you are at work and injury or death is the direct result during a robbery, holdup, or other felonious assault inflicted by any person other than fellow employees or family members.

SEAT BELT

An additional 50% of the Benefit Amount is payable if the insured suffers loss of life or limb as the result of a covered accident which occurs while the insured is driving or riding in an automobile and using a seat belt.

FAMILY COVERAGE

If family coverage is purchased, the dependent's benefit will be based on a percentage of the employee's amount and family composition as follows:

Spouse and no children	50% of insured employee's Benefit Amount
Spouse and children	Spouse: 40% of insured employee's Benefit Amount Each Child: 10% of insured employee's Benefit Amount
Children and no spouse	Each Child: 15% of insured employee's Benefit Amount

ELIGIBLE DEPENDENTS ARE DEFINED AS:

- Spouse up to age 70
- Unmarried children from birth until age 19 or up to age 25 if the child is enrolled full-time in an accredited school or college and dependent upon employee for support and maintenance.



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IF YOU ELECTED FAMILY COVERAGE, THE FOLLOWING BENEFITS MAY BE PAYABLE:

Spouse Critical Period

Surviving spouse will receive an additional half-percent (1/2%) of the deceased person's Benefit Amount for 12 months.

Increased Dependent Child Dismemberment Benefit

If a dependent child received bodily injuries which results in a covered loss, the benefit amount will be doubled. If the dependent child dies within 90-days of the covered accident, then only the death benefit payable under the family plan will be paid.

Child Care Center Benefit

If the insured and/or spouse dies from a covered accident, an additional benefit is payable for each dependent child under age 13 who is or becomes enrolled in a licensed Child Care Center within 365 days from the date of the covered accident. The benefit is equal to 2% of the principal sum but not more than \$4,000 per year. The benefit is paid once a year for not more than 5 years or until dependent child's 13th birthday, whichever occurs first.

Common Accident

If the insured employee and covered spouse dies within one year of a common accident, the spouse's benefit will be increased to 100% of the insured employee's Benefit Amount. The combined maximum shall not be more than \$400,000. "Common Accident" means the same accident or separate accidents that occur within the same 24 hour period.

Seat Belt

An additional 50% of the Benefit Amount is payable if you or your dependent suffers loss of life or limb as the result of a covered accident which occurs while the insured is driving or riding in an automobile and using a seat belt.

Special Education

Benefits are payable for incurred eligible expenses if the insured dies as a result of a covered accident.

- a. Child Benefit - If child enrolls as a full-time student at a school of higher learning before reaching age 25, benefit payable for educational expenses equal to the lesser of 2% of the Benefit Amount or \$2,500 per child for up to 4 consecutive years.
- b. Spouse Benefit - If spouse enrolls within one year after the insured's death in any accredited school for the purpose of retraining or refreshing skills needed for employment, benefit payable for 1 year, up to a maximum of \$3,000.

Some exclusions and limitations may apply.

This is only a summary of the benefits provided under the insurance policy. All other limitations of the policy will apply. In the event of any inconsistency between this summary and the actual provisions of the policy, the actual provisions of the policy shall govern.



PACIFIC GUARDIAN LIFE

Pacific Guardian Life Insurance Company, Limited

Pacific Guardian Tower 1440 Kapiolani Boulevard, Suite 1700 Honolulu, Hawaii 96814

Oahu: (808) 955-2236 Toll-Free: (800) 367-5354

www.pacificguardian.com