

Accidental Death & Dismemberment Insurance (AD&D)

Reliance Standard

Draw on the protection provided by your benefits.

Great news! Your employer is offering you the opportunity to purchase accident insurance at group rates from Reliance Standard, a trusted benefits carrier for over a century.

No one plans for an accident – that’s why they call them accidents! But if you have people who care about you, depend on you, chances are you want to plan for their security. This type of insurance is invaluable because it helps provide additional financial protection to both you and your family in the event of an accident that takes your life or causes you to lose a limb. If you’ve never given much thought to accidental death and dismemberment insurance, now is a good time.

“What is AD&D?”



If you die suddenly due to an accident, your family will face unexpected expenses and have to make financial decisions quickly. AD&D Insurance can cover major expenses like funeral costs and loss of income for family members. If you are severely injured in an accident, you may have expenses that are not covered by other insurance, like special equipment and the cost of renovating your home to make it accessible.

“I don’t need it because I don’t have any dependents”



Many people assume that if they don’t have dependents, they don’t need life insurance. If anyone would be affected financially by your death for any reason (funeral expenses, hospital bills, mortgage, loans or credit card debt), a life insurance policy can help cover these types of expenses. You should also consider parents or siblings who, while not your dependents, may receive financial support from you.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed. The availability of the described products, benefits and features may vary by state. Reliance Standard is a branding name. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Standard Security Life Insurance Company of New York (Home Office New York, NY) is licensed in all states. Product features and availability may vary by state.

“I don’t have a high-risk lifestyle”

Something for consideration, if you’re age 25-34 (the single most important earning period of an individual’s life), you are 4.5 times more likely to die from an accident than from cancer. In fact, according to the CDC, accidental death is your single greatest risk between the ages of 25-44 and the 4th leading cause of death over all age groups combined.

- CDC, Accident and Unintentional Injury, 2020

“The application process is probably complicated.”

Actually, you cannot be turned down for this insurance if you are an eligible employee. Coverage is guaranteed and there is no medical underwriting or late entrant penalties.

The rate of preventable injury-related deaths occurring in or around the home has increased

272%

since 1999

-Injury Facts, 2020

“What do I do now?”

If you agree that you and your loved ones can benefit from this important coverage, it’s easy to get started. Simply review the materials from your employer that provide more detail about the plan which includes a description of benefits, exclusions and limitations and follow the instructions from your employer has provided on how to enroll.

“Why Reliance Standard?”

You are buying Accidental Death & Dismemberment insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

RELIANCE STANDARD
LIFE INSURANCE COMPANY

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