



AD&D Insurance—protection when you need it most.

Gallagher wants you to be prepared with benefits that help protect you and your loved ones from unexpected financial challenges, with Accidental Death & Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**.

➔ Start here

What is AD&D?

AD&D pays a benefit if you die or are seriously injured due to an accident, including the loss of a limb, a hand, a foot, sight in one eye, speech, or hearing—injuries which, depending on your occupation, could make it difficult or impossible for you to continue working.

It pays to be prepared—the benefits are clear!

Accidents are the third-leading cause of death for all Americans,” but AD&D can help you promote the financial health of you and your loved ones.

- **You can depend on it.** Regardless of economic market conditions, the value of some insurance benefits from a trusted carrier like Prudential may remain steady and consistent.
- **It may be more affordable than you think.** Because your employer’s plan offers group rates, AD&D Insurance may be more affordable than buying coverage on your own.
- **You can update your insurance as your life changes.** If your income has increased, or you’ve gotten married, bought a home, or had a child, you may need to increase your coverages.

- **Can help you be financially prepared for unexpected risks that come with accidents.** You can help pay for expenses resulting from a serious injury, such as the loss of a limb, or provide for your loved ones if you’re no longer there to do so yourself.

Here’s how it works?

During Annual Enrollment you may enroll for coverage in \$10,000 increments to a maximum of \$1,000,000. You may also enroll your dependents for this coverage:

- **Spouse** can enroll for 60% of employee coverage to a maximum of \$600,000.
- **Children** can enroll for 20% of employee coverage to a maximum of \$70,000.



➔ What's next?

How can you enroll or learn more?

Contact your benefits administrator.

Enroll today and you're covered!

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Accidental Death & Dismemberment Insurance coverage is issued by The Prudential Insurance Company of America, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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