



ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE.

WHAT IS IT?

A sudden accident can change everything. Accidental Death and Dismemberment (AD&D) insurance provides a high-benefit lump sum if you were to die as a result of a covered accident. It also pays partial benefits if you lose your sight, hearing, a limb, ability to speak etc. in a covered accident. AD&D benefits are paid in addition to any life insurance you may have and can be used to pay for daily living expenses and other needs.

There are also additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:

- Emergency travel assistance in case an accident or illness occurs while you are away.
- Pre-trip travel services, such as visa information or travel advisories.
- Face-to-face access to an attorney or counselor to assist beneficiaries after a death.

continued





CASE ILLUSTRATION: A HELPING HAND.¹

Jim was a do-it-yourselfer with a tool collection to rival any in his neighborhood. He was working on an addition to his home one weekend when he had a power saw accident that destroyed his right hand. Unable to resume his normal duties at work as a draftsman, Jim relied on the lump-sum payment from his AD&D policy to get through his greatest challenges. He owed the next year of his life to his own foresight. AD&D helped replace his income while paying for physical therapy and a prosthetic hand.

WHY DO I NEED IT?

Keep in mind that AD&D applies wherever covered accidents happen. Workers' Compensation covers only work-related accidents, not accidents that may happen in your workshop, your kitchen or on the road.

AD&D can make the difference between your current lifestyle and just getting by – especially if your exposure to accidents is high.

AD&D insurance helps provide a steady income even when you can't work. If you suffer a loss due to a covered accident, a lump-sum AD&D payment could mean you'll have less to worry about, especially if your livelihood depends on your physical health.

It's easy and affordable to add AD&D through your employer's group plan. And, with convenient payroll deduction, you never have to think about making your premium payments

Prepare. Protect. Prevail.[®]

Visit us at THEHARTFORD.COM/EMPLOYEEBENEFITS



The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

THIS IS ACCIDENT ONLY COVERAGE

¹ This case illustration is fictitious and for illustrative purposes only.

4214 06/15 Printed in the U.S.A. © 2015 The Hartford Financial Services Group, Inc. All rights reserved.