

Retired Peace Officers
Association of California



Group Accidental Death and Dismemberment

Policy Provided by Guarantee Trust Life Insurance Company, Glenview, IL

As a member of RPOAC you now have \$2,500 of Accidental Death and Dismemberment coverage and the opportunity to purchase up to \$100,000 in additional benefits. All members under age 70 are eligible for benefits.

	Plan 1	Plan 2	Plan 3
Coverage Amount	\$2,500.00	\$50,000.00	\$100,000.00
Monthly Rate	No Cost	\$2.78	\$5.56
Optional Spousal Benefit		\$25,000.00	\$50,000.00
Monthly Rate		\$1.39	\$3.27

Key facts about the Policy:

- Participants must be a member of RPOAC to be eligible for program.
- The \$2,500 benefit is available to RPOAC members only at no cost to you.

For Loss of:	% of Coverage Amount
The Principal Sum	100%
Loss of Life	100%
Loss of Both Hands	100%
Loss of Both Feet	100%
Loss of the Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of Speech and Hearing	100%
Loss of One Hand or One Foot and Entire Sight of One Eye	100%
Loss of One Hand or One Foot	50%
Loss of Entire Sight of One Eye	50%
Loss of Speech or Hearing	50%
Loss of Hearing in One Ear	25%



Group Accident Only insurance is issued on Form Series MP-1400/GC1400 and MP-1300/GC1300 by Guarantee Trust Life Insurance Company, Glenview, IL. This product and its features are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details for coverage, please contact us or your agent.

EXCLUSIONS

The Policy does not provide benefits for:

- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.
- Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law.
- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony
- Prescription Drugs except as specifically stated.
- Suicide or attempted suicide while sane or insane.
- Injury sustained while participating in or practicing for any professional, intercollegiate sports activity, except as specifically provided.
- Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days.
- Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATV's).
- Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Injury sustained while water skiing or surfboarding;
- Injury sustained while snow skiing or snowboarding;
- Injury sustained while roller blading or skateboarding;
- Injury sustained while participating in a rodeo.