



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### WHAT IS IT?

A sudden death or accident can change everything. Life insurance together with Accidental Death and Dismemberment (AD&D) insurance helps keep you covered in case of an untimely death or accident.

If you die, your beneficiaries receive a **Life insurance** benefit to help them pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, retirement savings or even elderly parent care.

**AD&D insurance** also pays partial benefits if you lose your sight, hearing, a limb, ability to speak and more 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.

### WHY DO I NEED IT?

With Life and AD&D insurance, you're covered in case an untimely death or accident impacts your income-earning ability. Here are a few lifestyle scenarios to show how you can benefit from coverage:



#### **Married with kids, lots of expenses**

Raising children is one of life's most cherished – and most costly – responsibilities. If you were to die tomorrow, could your family afford the same lifestyle they have today?



#### **Single parent, multiple responsibilities**

You're the sole provider, the one your kids count on. It's important to be able to care for them financially if you're no longer there to care for them yourself.



#### **Dual income, no kids**

If you have two incomes, Life insurance can help protect all you've worked hard for, as well as your spouse's ability to maintain the same standard of living as today.



#### **Growing children, aging parents**

Caught in the middle? Life insurance can help you protect your kids' financial futures, and can help you look after elderly parents.



#### **Single and carefree**

What about your car and student loans, your credit card balances and all your other bills? Who would pay off your outstanding debt when you're gone?

continued



### Case illustration: **ASSISTANCE AFTER THE UNTHINKABLE<sup>2</sup>**

Marilyn was a resourceful mother of two and was almost finished taking graduate classes at a nearby college while working full time. Although she didn't want to think about it, she knew how important it was to have Life and AD&D insurance, and purchased it through her employer.

Driving home from work one night, a distracted driver sideswiped her and she passed away from her injuries.

Marilyn's death was a huge loss for her family. But, because of her foresight, Marilyn's Life and AD&D policy helped. With the Life insurance payout and the additional disbursement from AD&D insurance, the family was able to afford her burial expenses, pay off her student loans and establish a college fund for her children.



**One in three Americans** believe they need more Life insurance<sup>1</sup>

## ADDITIONAL BENEFITS

There are additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:<sup>3</sup>

- ✓ An online tool for drafting your will.
- ✓ Legal and emotional support for your beneficiaries after a death.
- ✓ Emergency travel assistance in case an accident or illness occurs while you're traveling.
- ✓ The Hartford's Express Pay process, which, under certain conditions, will pay death claims in as little as 48 hours.
- ✓ Funeral planning advisor assistance, including cost comparison services and online tools.

**AVMA LIFE**® **AVMA PLIT**®  
Veterinarian Inspired Coverage    Protecting you through it all

Visit us at [TheHartford.com/employeebenefits](https://www.TheHartford.com/employeebenefits)



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including underwriting company 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 underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. © 2020 The Hartford

Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

<sup>1</sup> "Facts About Life 2017- Life Insurance Awareness Month". LIMRA. N.D. Web. 18/6/2018. [https://www.limra.com/uploadedFiles/limra.com/LIMRA\\_Root/Posts/PR/LIAM/PDF/Facts-of-Life\\_2017\(1\).pdf](https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017(1).pdf)

<sup>2</sup> This case illustration is fictitious and for illustrative purposes only.

<sup>3</sup> These services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](https://www.TheHartford.com/employee-benefits/value-added-services) for more information.

454755b 09/20