

What Are The Accidental Death and Dismemberment Benefits?

Accidental death and dismemberment benefits are payable to you or your beneficiary if you die or suffer a loss of your hands or feet at or above the wrist of ankle joint or a total and permanent loss of sight. Benefits are paid only if the loss is the direct result of any injury caused by an accident. The loss must occur within 30 days after the accident.

	Full-time Employees	Part-time Employees
➤ Loss of life.....	\$5,000.....	\$1,000
➤ Loss of two limbs, sight of both eyes or		
➤ Loss of one limb and sight of one eye.....	\$5,000.....	\$1,000
➤ Loss of one limb or sight of one eye.....	\$2,500.....	\$500

No more than the full benefit amount will be paid for all losses resulting from any one accident.

How Do You File A Claim?

If you suffer dismemberment, you must get a claim form from Amalgamated Life and file it within 90 calendar days of your loss. Claims submitted after the 90-day limit will be denied.

If you die, your beneficiary must contact the Fund Office, obtain a claim form from Amalgamated Life and file it within 90 calendar days of your death or the claim will be denied. After filling out the form, your beneficiary must return it to Amalgamated Life with one certified copy (with raised seal) of your death certificate.

If no beneficiary card is on file or if your named beneficiary is not alive, the person claiming your benefits must complete an affidavit of survivorship form.

If there is no beneficiary card on file and no person is entitled to your benefit, your benefit will be paid to your estate. If your beneficiary is a minor, proof of guardianship of the property of the minor must be submitted before any claim can be paid.

What Are The Limitations To Your Accidental Death And Dismemberment Insurance?

Benefits will not be paid if the loss is the result of:

- Suicide or an intentionally self-inflicted injury;
- Ptomaine poisoning;
- Bacterial infection (except pus-forming infection resulting from an accidental wound);
- Disease, bodily or mental infirmity;
- Participating in the commission of a crime; or
- War or any act of war or service in any military, navel or air force of any country while that country is engaged in war or police action as a member of any military, naval or air organization.

Are There Conversion Privileges?

No. If your coverage terminates, you cannot convert this insurance to an individual policy.