

Life and Accidental Death & Dismemberment Insurance
It's all about family.

Why Choose Life and Accidental Death and Dismemberment Insurance?

Life insurance is protection for those you leave behind providing a cash benefit that can help with final planning and a loss of future income. Accidental Death and Dismemberment insurance covers you for an accidental loss of motion, sight, limb or life.

Benefits in Action

Is this coverage for me?
Watch this short video to help you decide.

TheHartford.com/bia/life

Prepare for the unexpected

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

With a lump sum payout, Life and AD&D insurance can help provide income and financial support to help your family with:

Immediate costs

- Burial
- Funeral expenses

Ongoing bills

- Rent/mortgage
- Auto loans
- Credit card debt

Future expenses

- College tuitions
- Retirement savings
- Elderly parent care

Planning ahead couldn't be easier

AD&D insurance also pays partial benefits if you lose your sight, hearing, a limb, the 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.

Affordable
Take advantage of employer-offered preferred rates.

Flexible
Set up a simple payroll deduction.

Sensible
Protection for your family and your paycheck.



Case Study[1]

The Unthinkable

Marilyn was a resourceful mother of two who 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 class late 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.

Your loved ones can benefit from services[2] that go beyond the benefit.

- **Will Preparation**: Step-by-step guidance and support for preparing a will.
- **Grief Counseling**: Licensed social workers are available to listen and give support.
- **Funeral Planning**: Detailed instructions and on-demand assistance are available to manage the logistics of funeral planning, burial, cremation and other related services.
- **Estate Administration**: Guidance is available for navigating estate and probate processes.
- **Account Deactivation**: Get help closing unneeded financial accounts, memberships and subscriptions.
- **Identity Theft Protection**: Step-by-step instructions to freeze credit and protect the identity of your loved one.
- **Emergency Travel Assistance** in case an accident or illness occurs while you're away.
- **Additional coverage** without Evidence of Insurability (EOI) needed.

As families care for their lives after a loss or an accident, Life and AD&D insurance can help to care for the rest. Visit **TheHartford.com/employeebenefits** for more information.

The Hartford

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent.

May not be available in all states.

[1] This benefit example is fictitious and for illustrative purposes.

[2] Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/beyond-insurance.

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