Group life insurance

Principal®

Be prepared with Accidental Death & Dismemberment (AD&D).

Accidents happen every day. And, unfortunately, some are severe. Adding Accidental Death & Dismemberment (AD&D) coverage to a group term life or voluntary term life insurance policy provides your employees with even greater protection.

Core AD&D benefits

AD&D coverage* from Principal® goes beyond life insurance. It pays a benefit when an accident results in the loss of:

Life.
100%

Hand.
Loss of one hand: 50%;
loss of both hands: 100%

Foot.
Loss of one foot: 50%;
loss of both feet: 100%

Vision.
Loss of sight in one eye: 50%;
loss of sight in both eyes: 100%

Thumb and index finger.
Loss of both: 25%

AD&D loss of life. Death benefit generally matches the life insurance benefit, but can vary.

Optional packages provide extra benefits

For even more protection beyond the core benefit, add any of or all three additional, optional packages—standard, family, or transportation.

STANDARD PACKAGE

Feature	Additional benefit paid
Seatbelt/airbag. If the insured dies in a car accident, and they were wearing a seatbelt or protected by an airbag.	$10,000
Education. If the insured dies due to an accident and has dependent(s) enrolled at an accredited post-secondary school.	$3,000/year for up to four years
Repatriation. If the insured dies due to an accident at least 100 miles from their permanent residence, and the body needs to be prepared and transported.	Up to $2,000
Loss of use/paralysis. If an accident leaves the insured with a loss of use or paralysis.	• 100%: quadriplegia • 50%: paraplegia, hemiplegia, loss of use of both hands or both feet, or loss of use of one hand and one foot • 25%: loss of use of one arm, one leg, one hand, or one foot
Loss of speech and/or hearing. If an accident leaves the insured with a loss of speech and/or hearing.	• 100%: loss of both speech and hearing • 50%: loss of speech or hearing • 25%: loss of hearing in one ear
Exposure. If the insured incurs a covered loss within one year of exposure to the elements, this is considered an accidental injury.	
Disappearance. If the insured disappears as a passenger due to an accidental wrecking or sinking, and the body is not found within one year of the accident, the loss of life benefit is paid.	

FAMILY PACKAGE

Feature	Additional benefit paid
Child care. If the insured dies due to an accident and has dependent children needing childcare.	Up to $300/month for up to one year
Spouse career adjustment. If the insured dies due to an accident and the spouse continues their education at an accredited post-secondary school.	$1,000/year for up to two years

TRANSPORTATION PACKAGE

Feature	Additional benefit paid
Helmet. If the insured dies due to an accident and was wearing a helmet while operating or riding as a passenger on a motorcycle.	$10,000
Public transportation. If the insured dies due to an accident while a passenger on a common carrier (plane, taxi, train, subway, bus, ship, or trolley).	100% of the life benefit

Let's look at an example

While wearing a seatbelt, Alex was in a car accident 150 miles from home. Alex died as a result of the accident, leaving behind two children in college.

Company A offered only the core AD&D benefit. Company B offered the standard package, expanding AD&D benefits to provide additional coverage for Alex's beneficiaries.

Company A	
Group Term Life	$50,000
+	
AD&D core benefit	$50,000
Total	**$100,000**

Company B	
Group Term Life	$50,000
+	
AD&D core benefit	$50,000
Seatbelt/airbag	$10,000
Education	$24,000
Repatriation	$2,000
Total	**$136,000**

* In some states, certain provisions listed as AD&D may be paid as a personal loss benefit.

Principal®

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Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, Iowa 50392.

This is an overview of the benefits of adding AD&D to your group term life or voluntary term life policy, but there are limitations and exclusions. For cost and coverage details, contact your Principal® representative. Oregon policy forms GC 6000 (06/04) and GC 6000 (VTL) (06/04).

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