

Accidents Happen...

# CONSIDER ACCIDENTAL DEATH INSURANCE

Underwritten by Metropolitan Life Insurance Company, New York, NY



## What is Accidental Death Insurance?

Accidental Death insurance (AD) pays your beneficiary if your death results from a covered accidental injury within one year of the injury. This payment is in addition to any life insurance you may have. AD covers you 24 hours a day, every day of the year, worldwide. There are no health questions to answer, and your acceptance is guaranteed.

## Who should have AD?

AD is for people who are active, travel, engage in sports—particularly those who are young in fact or in spirit. Do you walk, run, hike, bike, or boat? Do you climb a ladder or a mountain? Do you ski, or swim, or snorkel, or scuba? Do you fish, hunt, or camp? Do you travel by train? By plane? Car? Motorcycle? If so, AD is probably for you.

## AD vs. Travel Accident Insurance

Some people think that AD is like travel accident or flight insurance. It really isn't. Travel accident customarily pays benefits for accidental death only while you are a passenger on commercial transportation, referred to as "common carriers." But AD also covers deaths from falls and falling objects, fires and firearms, poisoning, choking, suffocating, drowning, common-carrier and personal travel— even homicides.

## Who is eligible?

Alumni/ae, students, faculty, and staff of sponsoring alumni/ae associations, and eligible family members may apply. Each must be at least age 18 but under 75 when applying.\* Eligible family members are spouses, domestic partners, parents, children, and siblings. Any of them may apply—even if you do not apply.

\*Applicants must live in an eligible state.

## How much insurance is available?

- **Ages 18–64** \$50,000–\$1,000,000
- **Ages 65–69** \$50,000–\$500,000
- **Ages 70–74** \$50,000–\$250,000

## How much does AD cost?

Premiums are under 20¢ a day for \$100,000 of AD insurance.

Have you ever purchased AD insurance, or even the more restrictive travel accident insurance? If so, you'd probably agree that premiums for this AD plan are attractively priced. In fact, they are less than half of premiums for AD plans available through some other sponsors, such as credit unions.

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Nearly 170,000 people die from  
accidents each year.<sup>1</sup>

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## How to Purchase Accidental Death Insurance

- **Online** visit our website at [ADforAlums.com](http://ADforAlums.com)
- **On paper:**
  - 1** Visit [ADforAlums.com](http://ADforAlums.com) to download the Enrollment Form.
  - 2** Complete the EFT form or write a check payable to: "Collegiate Alumni Trust" for your first 6-month premium.
  - 3** Mail the completed forms and check to the Administrator: **Meyer and Associates**  
18 Washington Avenue, Chatham, NJ 07928

## Monthly Premiums for Select Amounts

Insurance Amount	Age		
	Under 65	65-69	70-74
\$100,000	\$ 5.40	\$ 5.40	\$ 5.40
\$250,000	13.50	13.50	13.50
\$500,000	27.00	27.00	N/A
\$1,000,000	54.00	N/A	N/A

Current as of January 2023.

Accidents are the #1 cause of death for people under age 44.<sup>2</sup>

## Payment Options

**Monthly automatic withdrawal from your bank (EFT).** You do not write checks or worry about paying late. There is no processing fee for this convenience.

**Semiannual bills payable by check.** Semiannual premiums are six times monthly premiums. A fee of \$6 (\$8 starting 1/1/23), subject to change, is added to each bill.

Falls are the #1 cause of accidental death for those age 65 and over.<sup>3</sup>

1 Centers for Disease Control, 2022

2 National Vital Statistics Report, National Center for Health Statistics, 2022

3 Centers for Disease Control, 2022

4 Centers for Disease Control, 2022

Policy Form Number: 156129-D  
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For people of all ages, accidents are the third leading cause of death.<sup>4</sup>

## What else should I know?

**At no additional cost, benefits will be increased:**

- By 10% if death is due to an accident on a "common carrier" (airplane, bus, taxi, train, etc.).\*\*
- By 10% (up to \$25,000) if death is due to a car accident and the covered person was properly wearing a seat belt at the time of the accident.\*\*
- By 5% (up to \$10,000) if death is due to a car accident and the seat was protected by an air bag.\*\*
- By the cost (up to \$5,000) of preparing and transporting the deceased's body to the city of the deceased's principal residence.\*\*

\*\*See Certificate for details.

## Exclusions

Benefits will not be paid for (1) any loss caused by physical or mental illness or the diagnosis or treatment of such illness or infirmity; infection, other than infection occurring in an external accidental wound; suicide, attempted suicide, or intentionally self-inflicted injury; service in the armed forces of any country or international authority, except the United States National Guard or (2) any incident related to travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight; parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation; travel in an aircraft or device used for testing or experimental purposes by or for any military authority or for travel or designed for travel beyond the earth's atmosphere; committing or attempting to commit a felony; the voluntary intake or use by any means of any drug, medication, or sedative, unless it is taken or used as prescribed by a physician, or an "over-the-counter" drug, medication or sedative taken as directed; poison, gas, or fumes; or war, whether declared or undeclared, or act of war.

**For questions, please call 973-507-0124.**