



**\$5,000 Base Accidental Death & Dismemberment  
Insurance Benefit Summary  
for  
Eligible Members insured under the  
California State Firefighters' Employee  
Welfare Benefit Corporation Insurance Plan  
Group Policy Number 67180-1**

As a member of the California State Firefighters Association (CSFA), effective January 1, 2011, you are eligible for Accidental Death & Dismemberment (AD&D) insurance, providing a \$5,000 AD&D benefit.

This AD&D protection will remain in effect until the earlier of your attainment of age 70, or termination of your California State Firefighter Association membership. A summary of the benefits available under this \$5,000 AD&D plan is as follows:

AD&D Benefit Provision	AD&D Benefit Level Payable (as a percentage of \$5,000)
Number of days after date of accident that loss must occur to be considered eligible	365
Loss of life	Full Amount
Loss of both hands, both feet or sight of both eyes	Full Amount
Loss of one hand and one foot	Full Amount
Loss of one hand or one foot and sight of one eye	Full Amount
Loss of one hand or one foot or sight of one eye	50% of Full Amount
Loss of speech and hearing in both ears	Full Amount
Loss of speech or hearing in both ears	25% of Full Amount
Loss of thumb and index finger of same hand	25% of Full Amount
Safe Driver Benefit	Pays an additional 10% of Full Amount if death occurs during an accident while wearing a properly fastened safety belt.

Some exclusions may apply, as listed below. No benefit is paid for loss directly or indirectly caused by any of the following:

- suicide or intentionally self-inflicted injury while sane or insane;
- physical or mental illness;
- bacterial infection or bacterial poisoning with exception of infection from a cut or wound caused by an accident;
- riding in or descending from an aircraft as a pilot or crew member;
- any armed conflict, whether declared as war or not, involving any country or government;

*See next page for more information*



- Injury sustained while in the military service for any country or government;
- injury which occurs when the insured commits or attempts to commit a felony;
- use of any drug, narcotic or hallucinogenic agent, 1) unless prescribed by a doctor, 2) which is illegal, or 3) not taken as directed by a doctor or the manufacturer; and
- the insured's intoxication. Intoxication means the insured's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

*You will become insured under this plan if you meet the requirements to become insured under the Group Policy and the Schedule provides a benefit for your classification. Underwritten by ReliaStar Life Insurance Company. This document is for summary purposes only. Consult the final certificate of insurance for a complete description of benefits and limitations (policy form HP010GP).*

For Claim forms or any questions regarding this coverage, or information about additional insurance plans available to you through your California State Firefighters Association membership, contact:

**Myers-Stevens & Toohey at 800-827-4695**

