



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### WHAT IS IT?

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

If you die, your beneficiaries receive a **Life insurance** benefit to help them pay for things like:

- Burial and final expenses.
- Debts such as student and car loans and the mortgage.
- Future expenses, including college tuition, retirement savings or even elderly parent care.

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

### WHY DO I NEED IT?

With Life and AD&D insurance, you're covered in case an untimely death or accident impacts your income-earning ability. Here are a few lifestyle scenarios to show how you can benefit from coverage:



#### **Married with kids, lots of expenses**

Raising children is one of life's most cherished – and most costly – responsibilities. If you were to die tomorrow, could your family afford the same lifestyle they have today?



#### **Single parent, multiple responsibilities**

You're the sole provider, the one your kids count on. It's important to be able to care for them financially if you're no longer there to care for them yourself.



#### **Dual income, no kids**

If you have two incomes, Life insurance can help protect all you've worked hard for, as well as your spouse's ability to maintain the same standard of living as today.



#### **Growing children, aging parents**

Caught in the middle? Life insurance can help you protect your kids' financial futures, and can help you look after elderly parents.



#### **Single and carefree**

What about your car and student loans, your credit card balances and all your other bills? Who would pay off your outstanding debt when you're gone?

continued



### Case illustration: **ASSISTANCE AFTER THE UNTHINKABLE<sup>2</sup>**

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 side-swiped 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.



**One in three Americans** believe they need more Life insurance<sup>1</sup>

## ADDITIONAL BENEFITS

There are additional benefits available when you enroll that may help you plan better today and face life's turning points with professional assistance, including:<sup>3</sup>

- ✓ An online tool for drafting your will.
- ✓ Legal and emotional support for your beneficiaries after a death.
- ✓ Emergency travel assistance in case an accident or illness occurs while you're traveling.
- ✓ The Hartford's Express Pay process, which, under certain conditions, will pay death claims in as little as 48 hours.
- ✓ Funeral planning advisor assistance, including cost comparison services and online tools.

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<sup>1</sup> "Facts About Life 2017- Life Insurance Awareness Month". LIMRA. N.D. Web. 18/6/2018. <[https://www.limra.com/uploadedFiles/limra.com/LIMRA\\_Root/Posts/PR/LIAM/PDF/Facts-of-Life\\_2017\(1\).pdf](https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017(1).pdf)>

<sup>2</sup> This case illustration is fictitious and for illustrative purposes only.

<sup>3</sup> These services may not be available in all states. Visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services) for more information.

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