

ACCIDENTAL DEATH, DISMEMBERMENT, AND LOSS OF SIGHT BENEFIT

DESCRIPTION OF COVERAGE

If, while insured under the Policy, an Insured or a covered Dependent suffers an Injury in an Accident, We will pay for those Losses set forth in the Table of Losses below. The amount paid will be as stated in the Table of Losses but not more than the Principal Sum set forth in the Schedule of Benefits or Employee enrollment form. The Loss must:

1. occur within 365 days of the Accident; and
2. be the direct and sole result of the Accident; and
3. be independent of all other causes.

Dependent Voluntary AD&D: You may enroll in Dependent Voluntary AD&D and/or Voluntary Spouse AD&D. The Principal Sum for a covered spouse is the amount You elect on Your enrollment form, but it may not exceed 50% of Your Principal Sum. The Principal Sum for a covered Dependent Child is \$10,000. You must be covered for at least \$20,000 in Employee Voluntary AD&D coverage to be eligible to elect Dependent Voluntary AD&D or Voluntary Spouse AD&D coverage.

TABLE OF LOSSES	AMOUNT PAYABLE
Loss of Life	The Principal Sum
Loss of Both Hands	The Principal Sum
Loss of Both Feet	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing (both ears)	The Principal Sum
Quadriplegia (total paralysis of both upper and lower limbs)	The Principal Sum
Paraplegia (total paralysis of both lower limbs)	One-Half the Principal Sum
Loss of One Hand	One-Half the Principal Sum
Loss of One Foot	One-Half the Principal Sum
Loss of Entire Sight of One Eye	One-Half the Principal Sum
Loss of Speech	One-Half the Principal Sum
Loss of Hearing (both ears)	One-Half the Principal Sum
Hemiplegia (total paralysis of upper and lower limbs on one side of the body)	One-Half the Principal Sum
Loss of Thumb and Index Finger (on same hand)	One-Half the Principal Sum

Loss shall have the meaning(s) set forth below:

1. With respect to hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint, as applicable.
2. With respect to eyes, speech and hearing, Loss means entire and irrecoverable loss of sight, speech or hearing.
3. With respect to thumb and index finger, Loss means complete severance of entire digit at or above joints.
4. Paralysis means loss of use, without severance of a limb. Loss of use must be determined by a physician to be complete and not reversible.
5. With respect to limb, loss of an arm or leg means complete severance through or above the elbow or knee joint, as applicable.

Severance means the complete separation and dismemberment of the limb or digit from the body.

The total amount of benefits payable for all losses to any one person resulting from any one Accident will not be greater than the Principal Sum.

EXCLUSIONS

We will not pay any benefit for any Loss that, directly or indirectly, results in any way from or is contributed to by:

1. Suicide or intentionally self-inflicted injuries, or any attempt thereat, while sane or insane.
2. Declared or undeclared war or act of war.
3. Accident which occurs while the covered person is serving on full time active duty for more than 30 days in any armed forces. (Send us proof of service. We will refund any premium paid for this time.) (Reserve or National Guard active duty for training is not excluded.)
4. The commission of a felony by the covered person.
5. Sickness, disease, bodily or mental infirmity, or medical or surgical treatment thereof or bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external cut or wound, or accidental food poisoning.
6. The insured individual being intoxicated by reason of alcohol or drug use, or a combination thereof. "Intoxication" shall have the meaning assigned in Section 49.01, Texas Penal Code, as may be amended. Conviction of a crime related to intoxication is not necessary for a determination of a loss resulting from intoxication. This exclusion is applicable whether or not the loss is related to the operation of a motor vehicle.

NOTICE OF CLAIM

If You or a covered Dependent incurs a Loss that may result in a claim for benefits under the Policy, written notice must be given to Us at Our administrative office. This should be done within 90 days after the covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice must contain enough information to identify the claimant.

CLAIM FORMS

When We receive written notice of a claim, We will send the claimant forms with which to file proof of loss. If these forms are not given to the claimant within 15 days, he will be excused from filing the forms provided he sends Us written proof of loss detailing the occurrence, the character and extent of the loss for which claim is made.

PROOF OF LOSS

We must receive written proof of loss within 91 days after the date of the Loss for which claim was made. If it can be shown that it was not reasonably possible to furnish such proof and that such proof was furnished as soon as reasonably possible, failure to furnish proof of loss within 91 days will not invalidate or reduce any claim. However, except in the absence of legal capacity, proof of loss must be furnished no later than one (1) year from the date such proof is required.

TIME OF PAYMENT OF CLAIMS

Benefits for a Loss covered under the Policy will be paid as soon as We receive proper written Proof of Loss.

PHYSICAL EXAMINATION

We have the right and opportunity to examine You or a covered Dependent when and so often as it may be reasonably necessary during the pendency of a claim under the Policy, but not more frequently than once every 3 months.

LEGAL ACTION

No action at law or in equity may begin prior to 60 days after We receive valid written proof of loss. No such action may begin after 3 years from the day written proof of loss was required.