



**24-Hour Group AD&D Coverage for the Members of  
North Carolina State Firemen's Association**

<b>Proposal Date:</b>	<b>Any-Activity / Injury Only</b>
	<b>Option 1</b>
<b>Principal Sum:</b>	<b>\$5,000</b>
<b>Active members:</b>	<b>45000</b>

***This is payable in addition to any other benefits, including Accident & Health policies.***

**Summary of Benefits**

This is a group travel policy with a 24 hour accidental death and dismemberment schedule. The company will pay for loss resulting from injury to an Insured Member.

When a covered injury results in loss of life of an Insured Member, the Company will pay the applicable Principal Sum to the Insured Member.

An "Injury" means a bodily injury that is the direct result of an accident and not related to any other cause.

Coverage includes a Seat Belt Benefit, which pays an additional 10% of the Principal Sum to a maximum of \$10,000.

Based on number of insured members listed above. Actual premium may vary.

This is only a summary of coverage. Please refer to Policy Form LH12916 and state variations for actual policy terms, including policy exclusions, age reduction schedules, and aggregate liability limits. Underwritten by Unum Life Insurance Company of America.

This program is administered by Provident Agency, Inc., Box 11588, Pittsburgh, PA 15238. Call us toll-free at 800-447-0360 or visit our website at [www.providentbenefits.com](http://www.providentbenefits.com).