



# Why buy Accidental Death & Dismemberment Insurance



## Financial protection for what can't be replaced

While we can improve our longevity with health and wellness, we can't always avoid an accident that could lead to life-changing injuries or even loss of life.

Unum Group Accidental Death & Dismemberment (AD&D) Insurance provides an additional amount on top of your life insurance benefit if you pass away from an accident. It can also help you financially if you sustain serious injuries in a non-fatal accident.

## It enhances — not replaces — your life insurance policy

**Term Life Insurance** provides benefits to help reduce financial stress for your family members if you pass away during your working years.

**Accidental Death & Dismemberment** provides additional coverage for accidents that result in significant injuries or death. Like Group Term Life Insurance, AD&D is portable, meaning you can take it with you if you leave your employer.

## The odds of accidental death<sup>1</sup>

- **1 in 93** for motor vehicle accidents
- **1 in 98** for falls
- **1 in 485** for pedestrian incident
- **1 in 1,006** for drowning
- **1 in 1,287** for fire or smoke
- **1 in 2,659** for choking

## How Term Life Insurance and AD&D fit together

### Term Life

Covers most causes of death like illness, disease, or natural causes

### Accidental Death

Covers loss of life from motor vehicles, falls, choking and other unexpected occurrences

### Dismemberment

Covers loss of one or both hands, feet, vision, speech, or hearing



### LEARN MORE

To learn more about enrolling in Accidental Death & Dismemberment Insurance, contact your HR representative.

<sup>1</sup> National Safety Council, Lifetime Odds of Death for Selected Causes, United States, 2022.

**THIS IS AN EXCEPTED BENEFITS POLICY.**

**IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.**

NOT FOR USE IN NEW MEXICO.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

See the actual policy or your Unum representative for specific provisions and details of availability. Applicable to Policy Form C.FP-1 et al.

Underwritten by Unum Life Insurance Company of America, Portland, ME. In New York, underwritten by First Unum Life Insurance Company, Garden City, NY.

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