



*United States Trotting Association*

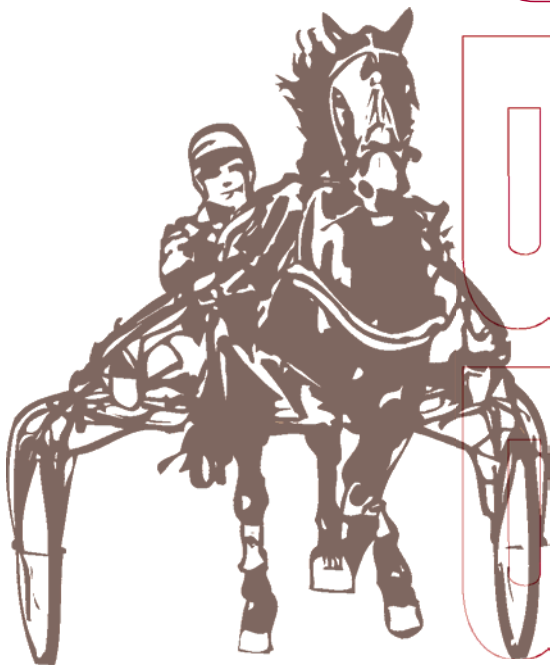
# 24 HOUR

*Accident Disability Income  
With Accidental Death &  
Dismemberment*

*Revised April 1, 2009*



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# 24 HOUR Accident

No one wants to think about the possibility of having a life-threatening accident, but the fact is, thousands of people are seriously injured or killed every year\* — in their homes, while traveling, at work and at play. Don't let an accident become a financial disaster! Take advantage of this valuable program. Today, let the Van Gundy Agency assist you in enrolling in the 24 Hour Voluntary Plan!

**“ This insurance helps pay the bills while you're laid up. I can't say enough about the importance of this insurance, and I very highly recommend it to everyone! ”**

**Mitchell Walker of Michigan.**



# Insurance

## on and off the job

The USTA provides a Mandatory Plan. This plan provides \$5,000 Accidental Death & Dismemberment and \$25 Weekly Disability for each USTA licensed driver and trainer for a maximum of 26 weeks, after the 30-day elimination period.

For a few dollars a day, a Voluntary Policy can give you much higher limits as outlined in this brochure.

You owe it to yourself and your family to take advantage of this valuable product. To sign up, return payment with the completed enrollment form (located on the back section of this brochure). If you have any questions, call:

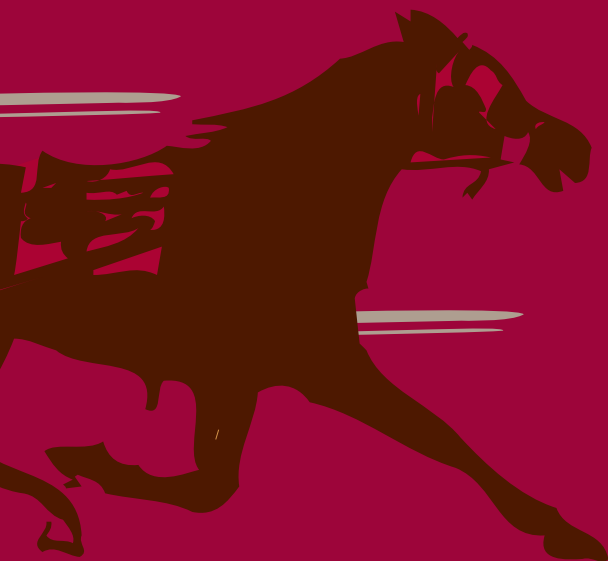
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\*National Safety Council, Injury Facts 2000 Edition



# Plan benefits

## amounts, options and costs

Licensed USTA Drivers and Trainers may select from the following plans:

**Option 1:** \$300 Weekly Disability\* and \$100,000  
Accidental Death & Dismemberment\*\*  
**Annual Premium \$243**

**Option 2:** \$500 Weekly Disability\* and \$250,000 Accident  
Death & Dismemberment\*\*  
**Annual Premium \$608**

\*If, within 30 days of a covered accident, accidental bodily injury causes you to have a disability that is determined by a physician to be continuous and prevents you from performing all the substantial and material duties pertaining to your occupation, this coverage will pay a weekly benefit beginning on the 31st day for up to 52 weeks.

\*\*Reduction of Principal Sum (AD&D Benefit)

Age on Date of Accident	Amount of Benefit After Reduction
70-74	65%
75-79	45%
80-84	30%
Age 85 and older	15%

## Additional features available to you

### Coma Benefit

If an accidental bodily injury occurs and the insured person lapses into a coma, the coverage pays monthly benefit amounts equal to 1% of the loss of life benefit amount.

### Paralysis Coverage

If an accidental bodily injury causes the insured person to suffer paralysis, you will be paid from 25% to 100% of the loss of life benefit amount.

### Seat Belt Benefit

If death results from a car accident and the insured was wearing a seat belt, an additional 10% of the loss of life benefit amount will be paid. If it cannot be determined whether the insured was wearing a seat belt, an additional benefit of \$3,000 will be paid.

# Schedule of benefits

## Accidental Loss of Life & Dismemberment Coverage

	Benefit Amount
Loss of Life .....	100%
Loss of Speech & Loss of Hearing .....	100%
Loss of Speech & Loss of One of: Hand, Foot or Sight of an Eye .....	100%
Loss of Hearing & Loss of One of Hand, Foot or Sight of an Eye .....	100%
Loss of Both Hands, Loss of Both Feet, Loss of Sight of Both Eyes or a Combination of Any Two of a Loss of a Hand, a Loss of Foot or Loss of Sight of an Eye .....	100%
Loss of One Hand, Loss of One Foot or Loss of Sight of an Eye .....	50%
Loss of Speech or Loss of Hearing .....	50%
Loss of Thumb & Index Finger of the Same Hand .....	25%

## Multiple losses maximum payment clause

For the coverages listed below, if an insured has multiple losses as the result of one accident, the insurer pays only the single largest benefit amount applicable:

- Accidental Loss of Life & Dismemberment
- Paralysis
- Coma

## Your beneficiary

Your beneficiary for the loss of life benefit shall be the beneficiary you name on the enrollment form.

# Plan exclusions

There are certain situations we do not cover in our policy.

These include:

- Loss occurring while the insured is in, entering or exiting any aircraft that is owned, leased or operated by his or her employer or on behalf of the employer.
- Loss occurring while the insured is in any aircraft while acting or training as a pilot or crew member.
- Loss caused by or resulting from the insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunctions.
- Loss resulting from suicide, attempted suicide or loss that is intentionally self-inflicted.
- Loss caused by or resulting from a declared or undeclared war, but war does not include acts of terrorism.
- Loss occurring while an insured person is participating in military action in the Armed Forces of any country or established international authority. However, active military service for sixty (60) consecutive days or less shall not constitute service in the Armed Forces.
- Loss caused by or resulting from any occurrence while the insured person is incarcerated after conviction.
- Loss caused by or resulting from an insured person being intoxicated at the time of an accident. Intoxication is defined by the laws of the jurisdiction where the accident occurs.
- Loss caused by or resulting from an insured person being under the influence of any narcotic or other controlled substance at the time of an accident. Any narcotic or other controlled substance taken and used as prescribed by a physician does not apply.



This provides you with an easy-to-read summary of a Voluntary Accident Insurance Plan. This is not a contract of insurance but is simply an informative document. Complete provisions pertaining to the plan of insurance are contained in the master policy on file with the policyholder. If this insurance plan does not conform with your state statutes, it will be amended to comply with such laws. If a statement in this document and any provision in the policy differ, the policy will govern.

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Federal Insurance Company.



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