



CUNA Mutual Insurance Society

2000 Heritage Way
Waverly, IA 50677-9202

Administrative Office:
5910 Mineral Point Road
Madison, WI 53705-4456

Life Savings Certificate Endorsement

Accidental Death and Dismemberment

**For the Members of: Solon School Employees Federal Credit Union
CUNA Mutual Group Number: 034-1460-6**

The following provisions are added to your Certificate of Insurance.

ACCIDENTAL LOSS INSURANCE – If you, prior to your 65th birthday, sustain one of the Accidental Losses shown below, we will pay the indicated benefit after we receive due proof of the loss.

TABLE OF BENEFITS FOR ACCIDENTAL LOSS –
Benefits for Accidental Loss of:

Life	Principal Sum
Both hands or both feet	Principal Sum
Sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
One hand or one foot	1/2 of Principal Sum
Sight of one eye	1/2 of Principal Sum

Loss with regard to hand or hands, foot or feet, means complete severance at or above the wrist or ankle joint. Loss with regard to eye or eyes means total and irrevocable loss of sight.

ACCIDENTAL LOSS DEFINED – Accidental Loss means visible exterior bodily injury or loss of life caused directly, and independently of all other causes, by an accident.

PRINCIPAL SUM DEFINED – Principal Sum means the amount of life insurance benefits which would be payable under the Group Policy in the absence of Accidental Loss Insurance.

LIMITATION ON BENEFITS FOR ACCIDENTAL LOSS – Only one Accidental Loss benefit is payable per member. This means you may receive benefits only once and only for **one** of the Accidental Losses listed in the Table of Benefits for Accidental Loss.

Once you become entitled to an Accidental Loss benefit, your Accidental Loss Insurance will terminate and you will not be eligible for any further Accidental Loss benefits.

ACCIDENTAL LOSSES NOT COVERED – No Accidental Loss benefits are payable for Accidental Losses resulting directly or indirectly from: (1) Insurrection, declared or undeclared war, or any conflict between armed forces; (2) Suicide or attempted suicide while sane or insane; (3) Participation in a riot; (4) Bodily or mental infirmity, illness or disease, or medical or surgical treatment therefore; (5) Committing or attempting to commit an assault or felony; (6) Voluntary asphyxiation from, or inhalation of, any gas unless done in the course of your job; (7) The voluntary taking of any poison or drug unless taken as legally prescribed by a physician; (8) Parachuting or sky diving; or (9) Flying in an aircraft except as a passenger or crew member of a commercial airline licensed as a common carrier.

NO CONVERSION OF ACCIDENTAL LOSS INSURANCE – Accidental Loss Insurance will not be included in any insurance converted under the conversion right of the Group Policy.

NOTICE AND PROOF OF LOSS – Written notice of a loss must be given to us at our home office within 30 days after the date of the accident which caused the loss. Proof of loss must be given to us at our home office within 90 days after the accident date. If notice and/or proof cannot reasonably be given within these time periods, the claim will not be invalidated if the notice and/or proof is given as soon as reasonably possible.

PHYSICAL EXAMS AND AUTOPSIES – We have the right and shall be given the opportunity to examine you if you claim Accidental Loss benefits. We may examine you as often as we reasonably require while the claim is pending. In cases of death and where not forbidden by law, we have the right to have an autopsy done.