

## CHAPTER 6

### CLAIMS FOR LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

Employers must report an insured employee's death as soon as possible to Securian by completing the [Notice of Death form \(ET-6301\)](#) form.

Employers must report an insured employee's spouse, domestic partner or dependent death as soon as possible to Securian by completing the [Notice of Death for Spouse or Dependent Child form \(ET-6303\)](#) form.

For annuitants, retirees, or inactive employees, ETF is usually notified of the death by a beneficiary or family member. Beneficiaries or family members may report a death by contacting ETF or Securian to begin the claim process. Notifications provided to ETF are shared with Securian, and notifications provided to Securian are shared with ETF. Securian will contact the beneficiary(ies) of the life insurance to obtain the documentation necessary to process the claim.

Premiums are payable through the month of death. Premiums paid beyond the month of death will be refunded.

#### **Accidental Death, Dismemberment, and Loss of Use Coverage**

The amount of Accidental Death, Dismemberment, and Loss of Use (AD&D) coverage is equal to the total amount of insurance under the Basic, Supplemental and Additional coverages. This amount of coverage is also referred to as the "Principal Sum." Payment of benefits under the Accidental Death, Dismemberment and Loss of Use coverage is in addition to any payment under the Basic, Supplemental and Additional coverages. If the employee suffers more than one of the losses listed below in Coverages A and B because of any one accident, payment will be made only for the loss for which the largest amount is payable, but not more than the Principal Sum. If the employee receives payment for a loss under this policy and later incur another loss, payment will be made for that loss regardless of any previous loss. However, under no circumstances will more than one payment be made for the loss or loss of use of the same limb(s), or part thereof, or member(s). Insurance on a spouse or dependent child does not include the Accidental Death and Dismemberment benefit.

This coverage continues while insurance is in force and the insured is:

- employed and under age seventy (70); or
- retired and under age sixty-five (65); or
- on a disability waiver of premium.

## **A. Benefits**

### **Coverage A – Loss of Life, Limb or Sight Loss**

#### *Benefit Payment*

Life = principal sum

Two (2) or more members = principal sum

One (1) member = one-half of principal sum

Thumb and index finger on same hand = one-fourth of principal sum

“Member” means hand, foot or eye. Loss of hand or foot means actual severance through or above the wrist or ankle joint. Loss of sight means the entire and irrecoverable loss of sight. Loss of thumb and index finger means actual severance through or above the metacarpophalangeal (close to the palm of the hand) joint. Above the wrist and metacarpophalangeal joints means towards the elbow; above the ankle joint means towards the knee.

Benefits for loss of life will be paid to the beneficiary. Benefits for any other loss will be paid to the employee.

### **Coverage B – Permanent and Total Loss of Use Loss**

#### *Benefit Payment*

Each hand or foot from wrist or ankle = one-fourth of principal sum

Each arm or leg from shoulder or hip = one-half of principal sum

Permanent and total loss of use means the permanent and total loss of the ability to function because of incurable paralysis or stiffening. The requirements of occupation or profession are not considered when determining the right to this benefit.

Permanent and total loss of use of arm or leg means the permanent and total loss of use to the entire arm or leg, including loss of use of the attached hand or foot.

## **B. Requirements**

For payment of AD&D benefits under Coverages A and B, injury and loss must:

1. Result from a bodily injury which was unintended, unexpected and unforeseen, as shown by a visible contusion or wound on the exterior of the body (except in the case of drowning).
2. Be suffered through external, violent and accidental means.
3. Be the direct result of that injury.

4. Be independent of all other causes.
5. Occur within one (1) year of the date of the accident.
6. Occur while your coverage is in force.

### **C. Limitations**

In no event will the AD&D benefit be paid where the loss is caused directly or indirectly by, results from, or there is contribution from, any of the following:

1. Self-inflicted injury or self-destruction, whether sane or insane.
2. Suicide or attempted suicide, whether sane or insane.
3. Participation in or attempt to commit a crime, assault, or felony.
4. Bodily or mental infirmity, illness or disease.
5. The use of alcohol, drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected, unless taken upon the advice of a licensed physician in the verifiable prescribed manner and dosage.
6. Motor vehicle collision or accident where the employee is the operator of the motor vehicle and the employee's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of the outcome of any legal proceedings connected thereto.
7. Infection, other than infection occurring simultaneously with, and as a direct result of, the accidental injury.
8. Medical or surgical treatment or diagnostic procedures or any resulting complications.
9. Travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft carrier, or except for an employee who is a pilot, crew member or passenger on an aircraft owned, operated or leased by a state or local government employer and being used for business of that employer.
10. War or any act of war, whether declared or undeclared.

## **D. Filing a claim**

### **1. Life insurance**

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Premiums are payable through the month of death. Premiums paid beyond the month of death will be refunded.

### **2. Accidental Death, Dismemberment, and Loss of Use**

Claimants or beneficiaries should contact Securian to initiate the claim process within thirty (30) days of the accident, if possible.

Forms for Accidental Dismemberment Total and Permanent Loss of Use or Loss of Sight will be sent to the claimants by Securian.

Instructions for filing a proof of loss will accompany the claim form. Securian may require a claimant to be examined at the Securian's expense while a claim is pending.

## **E. Payment of the Benefit at Death**

Securian will send claim forms to the beneficiary(ies) and will request a death certificate and other documents Securian deems necessary to consider a claim for payment. Benefits will be paid to the beneficiary(ies) as shown in the next section.