

South Dakota POA

Accidental Death Benefits - 12/1/23

All Members in Good Standing are Insured

\$15,000 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a covered accidental bodily injury that is independent of all other causes such as illness or disease.

\$15,000 Line of Duty* benefit is defined as a “covered activity” and will pay in **addition** to the Accidental Death benefit when a member is killed while performing law enforcement duties.

\$15,000 Felonious Assault* benefit is paid in **addition** to the Accidental Death and Line of Duty Benefits when a member’s loss of life results from use of force equivalent to a felony under the jurisdiction in which the accident occurred.

Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses:

◆ Loss of Speech	\$ 7,500	◆ Loss of sight, both eyes	\$ 15,000
◆ Loss of Hearing (<i>both ears</i>)	\$ 7,500	◆ Loss of sight, one eye	\$ 7,500
◆ Reattachment of Hand or Foot	\$ 7,500	◆ Quadriplegia	\$15,000
◆ Loss of hands or feet	\$15,000	◆ Paraplegia	\$11,250
◆ Loss of hand or foot	\$ 7,500	◆ Hemiplegia	\$ 7,500
◆ Loss Thumb and Index Finger of Same Hand	\$ 3,750	◆ Uniplegia	\$ 3,750
◆ Seat Belt	benefit pays in addition to other applicable benefits if a member is killed as a result of an automobile accident while properly utilizing a seat belt, as evidenced by a police report.		\$ 15,000
◆ Occupant Protection Device	benefit pays in addition to other applicable benefits if a member is killed as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable.		\$ 15,000
◆ Common Carrier	benefit is paid in addition to the Accidental Death Benefit if a member is killed while riding on a qualifying land, air, or water transportation.		\$ 15,000

*Associate members do not have the duty related benefits above.

Duty Related Benefit Examples:

- **Accidental/
Line of Duty Death:** \$15,000 Accidental Death
\$15,000 Line of Duty
\$30,000 Total Benefit

- **Line of Duty/
Felonious Assault:** \$15,000 Accidental Death
\$15,000 Line of Duty
\$15,000 Felonious Assault
\$45,000 Total Benefit

- **Line of Duty/
Vehicular Death:** \$15,000 Accidental Death
\$15,000 Line of Duty
\$15,000 Seat Belt
\$15,000 Occupant Protection
\$60,000 Total Benefit



Non-Duty Related Benefit Examples:

- **Accidental Death:** \$15,000 Accidental Death

- **Vehicular Accident :** \$15,000 Accidental Death
\$15,000 Seat Belt
\$15,000 Occupant Protection
\$45,000 Total Benefit

Examples illustrate a covered loss as defined in the master contract.