



Pension Protection Plan

Have you thought of what happens if your plan to earn a pension is interrupted by a serious disabling sickness or injury?

Pension Guard is designed to pay the loss of Pension/Supplement and/or Retirement Benefit contributions due to a pre-mature injury or illness resulting in total disability from which the insured is not expected to recover.

What could your pension cover? Make sure it is there for you!



Health Care



Tuition



Family Care



Household Expenses

- Payments are made in a lump sum directly to you.
- Pays if you are disabled from an Illness and/or Injury.
- Your benefit amount is based upon your age and income.
- You have the option to sign up for benefits payable in the amounts of \$50,000, \$100,000 or \$200,000.

Example of Coverage:

If a permanently disabled member is granted a \$2,000 monthly SSDI benefit after 12 continuous months of disability, they would then receive a check for \$200,000.

Example Rates: \$50,000 benefit	
Occupation	Union Professional
Age	35
State	Maryland
Monthly Premium	\$19.22

Underwritten by Lloyd's of London

Benefit Summary

Policy Specifics

This is a brief description of the insurance provided by this plan.
The Certificate of Insurance is the complete description of coverage.

Total Disability

- Meaning that solely and directly as a result of Injury or Sickness the Insured is certified by a Physician as being wholly and continuously prevented from engaging in Any Occupation.

Benefit Trigger

- Approval of Social Security Disability Benefits.

Elimination Period

- 12 months following the onset of total disability, provided that SSDI has been approved.

Preexisting Conditions

- 12 months.

Policy Period

- 12 months from the effective date.

Rate Period

- 5 Year Rate Band. Insured locks into a rate and pays that rate for the particular "Rate Band" of 5 years. After the 5 year period the insured moves to the next 5 Year Rate Band and "locks" into the new 5 Year Rate Band.

Presumptive Benefit: Immediate payment, lump sum, elimination period waived

- Complete loss of speech
- Complete loss of hearing in both ears
- Complete loss of sight in both eyes
- Complete loss of use of both hands
- Complete loss of use of both feet; or complete loss of use of one hand and one foot.

Proof of Loss: 90 days

Time of Payment of Claims: 30 days

Conditions:

- Underwriters reserve the right based on medical information received to apply exclusions where appropriate.
- Lloyd's of London may provide information to enable agents and brokers to satisfy insurance regulatory requirements.
- Benefits will not become payable until Social Security Disability Income Benefits are approved and have been received.



Benefit Summary

Exclusions:

This policy does not cover loss directly or indirectly arising out of, contributed to or caused by or resulting from any of the following:

1. Intentionally self-inflicted Injury, suicide or attempted suicide, whether attempted or inflicted while sane or insane;
2. Injury, Sickness or Disease, and any resulting Total Disability or other disability, arising out of war or act of war, whether declared or not. Declared or undeclared War does not include acts of terrorism.
“War” used to mean:
 - a) hostilities following a declaration of War by a governmental authority;
 - b) if there is no declaration of War, then armed, open and continuous hostilities between two countries.
3. Any Accident occurring while riding on, boarding or alighting from, any aircraft:
 - a) as a pilot, crew member or student pilot;
 - b) being used for stunt flying, racing or endurance tests, fire fighting, exploration*(This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
4. Commission or attempted commission of a felonious act, as defined by the laws of the jurisdiction where the crime takes place, which results in a conviction of the Insured Person.
5. The Insured being under the influence of an intoxicant or any drugs or narcotics not legally available unless used as prescribed by a licensed Physician for a medical condition other than drug addiction;
6. Insured’s Mental or Nervous Disorder.
7. Any activity or condition specifically excluded by name on a Special Exceptions Rider(s) attached to and forming part of this Policy.
8. Riding or driving in any kind of motorized race;
9. While the Insured is engaging or participating in naval, military or air force service or operation;
10. Injury, Sickness or Disease sustained as a result of being intoxicated from the use of alcohol, as defined by having a blood-alcohol level equal to or greater than stipulated in any applicable motor vehicle or criminal statute of the state in which this Policy was delivered or issued for delivery.
11. Death of the Insured.
12. Normal pregnancy or resulting childbirth or miscarriage.
13. Injury, Sickness or Disease, and any resulting Total Disability or other disability, arising out of an Act of Force or Violence, as defined, which involves the use, release or escape of pathogenic or poisonous biological or chemical materials or of nuclear materials, or which involves, directly or indirectly, nuclear reaction or radiation or radioactive contamination.

