

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The Brotherhood's Relief and Compensation Fund has purchased an insurance plan which provides Accidental Death and Dismemberment (AD&D) protection to all dues paying members for accidents that occur while on duty (except as limited by the Exclusions). The amount of insurance is \$50,000 per member and takes effect on December 1, 1999 or on the date you become a dues paying member, whichever is later.

Benefits will be paid for covered losses, described below, sustained within 365 days of the date of an accident.

Loss of:	% of amount of insurance payable
Life	100%
Two or More Members	100%
One Member	50%
Thumb & Index Finger of the Same Hand	25%
Speech and Hearing	100%
Speech or Hearing	50%

If the same accident causes more than one of these losses, the Plan will pay only one amount, the largest amount that applies.

"Member" means hand, foot, or eye. "Loss" with regard to: hand or foot means complete severance through or above the wrist or ankle joints; eye means total and irrecoverable loss of sight; thumb & index finger means severance of each through or above the metacarpophalangeal joint; speech means total and irrecoverable loss of the function; and hearing means total and irrecoverable loss of the hearing in both ears.

Exposure & Disappearance

Benefits will also be paid for covered losses resulting from exposure to the elements occurring from an accident and for covered loss of life if you disappear as a result of a covered accident and your body is not found within 365 days of the date of the accident.

Beneficiary

The beneficiary in the event of your covered loss of life is the person(s) designated in writing and held on file with The Brotherhood's Relief and Compensation Fund. If there is no named beneficiary, benefits will be paid to the first of the following classes of beneficiary: (a) your legal spouse; (b) your child(ren) in equal shares; (c) your parents in equal shares; (d) your brothers/sisters in equal shares; or (e) your estate. All benefits for covered losses other than loss of life will be paid to you.

Exclusions

No benefit will be paid for any loss: (1) caused by sickness or disease; (2) caused by suicide, or intentionally self-inflicted injuries; (3) caused by or resulting from war or any act of war, declared or undeclared; (4) caused by an accident that occurs while in the armed forces of any country, except as shown under the Reserve-National Guard Benefit; (5) caused by or resulting from riding in, getting into or out of any aircraft unless; (a) the Insured Person is a passenger (not a pilot or crew member) in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of the authority having jurisdiction over the operation; and (b) the aircraft is not owned, leased or operated by or on behalf of the BR&CF, the Insured Person, or any other employer of the Insured Person; (6) sustained during the Insured Person's commission or attempted commission of a felony; (7) caused to the Insured Person while such Insured Person is intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

This is a summary of the coverage provided. The full terms and conditions of the actual policy will govern. The Reliance Standard policy effective date is December 1, 2007.