



AVMA LIFE

Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) Insurance through the AVMA LIFE Trust can provide you and your family with added financial protection if you suffer a loss from a covered accident. It's designed to help supplement your current insurance coverage, increasing your peace of mind.

Up to \$200,000 of coverage—guaranteed acceptance

You can apply for up to \$200,000 (in \$10,000 increments) of AD&D coverage for yourself and up to \$100,000 (in \$10,000 increments) of AD&D coverage for your spouse/domestic partner. This coverage is guaranteed acceptance. That means no medical underwriting or medical examination is required.

A fixed premium

Your age or health status do not affect the premium you will be charged. The current annual rate as of 3/1/24 for each \$10,000 increment of coverage is \$7.20.* That means you could get \$200,000 of coverage for just \$12 per month!

Coverage for serious accidents

Benefits can be paid for the following losses.

LOSS OF	BENEFIT
Life	Principal Sum
Both hands, both feet or sight in both eyes	Principal Sum
One hand and one foot	Principal Sum
One hand or foot and sight of one eye	Principal Sum
One hand or foot or sight of one eye	1/2 of Principal Sum

AVMA LIFE[®]
Veterinarian Inspired Coverage
AVMA PLIT[®]
Protecting you through it all

Accidental Death & Dismemberment Insurance

Continued

30-day “free look”

We want you to be 100% satisfied. If, after you purchase, you are not happy with the terms summarized within your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will receive a full refund—no questions asked!

Learn more

The AVMA LIFE Trust was created by veterinarians for veterinarians. All our offerings are available exclusively to members of the AVMA and their families. For more information** on our AD&D Insurance, view the product brochure, call **800.621.6360**, or contact your agent. To find an agent in your area, visit **AVMALIFE.org**.

*The insurance company has the right to change rates on a class-wide basis. (An example of a “class” is a group of people with the same age or gender.)

**Including details such as exclusions, limitations, rates, eligibility, and renewal provisions

This marketing material is not intended for use in NM.

This is a product summary only. Certain exclusions may apply. Please refer to the brochure for full details.

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AVMALife.org

Underwritten by New York Life Insurance Company,
NY, NY 10010
Group Policy form GMR

Arkansas Insurance License Number 1322
California Insurance License Number 0F76076

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