

STANDARD INSURANCE COMPANY

A Stock Life Insurance Company
900 SW Fifth Avenue
Portland, Oregon 97204-1282
(503) 321-7000

CERTIFICATE:

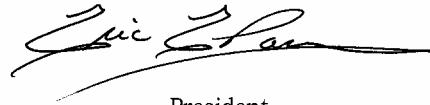
GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Policyholder	Yachita State University
Policy Number	07, 8A
Effective Date	January 8

A Group Policy has been issued to the Policyholder. We certify that you will be insured as provided by the terms of the Group Policy. If your coverage is changed by an amendment to the Group Policy, we will provide the Policyholder with a revised Certificate or other notice to be given to you.

Possession of this Certificate does not necessarily mean you are insured. You are insured only if you meet the requirements set out in this Certificate.

We and our mean Standard Insurance Company. You and your mean the Member. All other defined terms appear with the initial letter capitalized. Section headings and references to them appear in boldface type.



President

Table of Contents

COVERAGE FEATURES

GENERAL POLICY INFORMATION

BECOMING INSURED

PREMIUM CONTRIBUTIONS

SCHEDULE OF ADD'D INSURANCE

REDUCTIONS IN INSURANCE

OTHER PROVISIONS

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

HEN ADD'D INSURANCE BECOMES EFFECTIVE

HEN ADD'D INSURANCE ENDS

REINSTATEMENT OF INSURANCE

CLAIMS

ASSIGNMENT

BENEFIT PAYMENT AND BENEFICIARY PROVISIONS

ALLOCATION OF AUTHORITY

TIME LIMITS ON LEGAL ACTIONS

INCONTESTABILITY PROVISIONS

DEFINITIONS

Index of Defined Terms

ADD D Insurance	L L C Owner Employee
Annual Earnings	Loss
Beneficiary	Member
Child	P C Partner
Class Definition	Policyholder
Dependent	Pregnancy
Disabled Child	Proof Of Loss
Eligibility Waiting Period	Recipient
Employer's	Sickness
Group Policy	Spouse
Group Policy Effective Date	
Group Policy Number	ar

SCHEDULE OF ADD D INSURANCE

You may apply for ADD D Insurance in multiples of \$ from \$ to \$ Any amount in excess of \$ may not exceed ten times your Annual Earnings

You may also elect to insure your Dependents The amount of ADD D Insurance for your Dependents is equal to a percentage of your ADD D Insurance as follows

Spouse only	\$
Children only	for each Child not to exceed \$
Spouse and Children	for your Spouse
	\$ for each Child

The amount payable for certain Losses will differ See **Accidental Death and Dc**

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

A Insurance Clause

If a person has an accident while insured for ADD Insurance and the accident results in a Loss we will pay benefits according to the terms of the Group Policy after we receive satisfactory Proof of Loss

B Definition Of Loss

Loss means loss of life hand foot or sight which

Is caused solely and directly by an accident

Occurs independently of all other causes and

Occurs within 90 days after the accident

With respect to a hand or foot Loss means actual and permanent severance from the body at or above the wrist or ankle joint

With respect to sight Loss means entire and irrecoverable loss of sight

C Amount Payable

The amount payable is equal to a percentage of the ADD Insurance in effect on the insured person



Medical or surgical treatment for any of the above

Boarding leaving or being in or on any kind of aircraft. However, this exclusion will apply only to

a. A pilot or crew member of the aircraft or

b. A passenger in an aircraft operated by or for the Employer

F. Benefit For Loss Due To Exposure

If you or your Dependent suffers a Loss caused by exposure to the natural elements, we will pay the amount of AD&D Insurance in effect for that Loss.



The Group Policy does not provide voluntary alternative dispute resolution options

VA.CL.12

ASSIGNMENT

The rights and benefits under the Group Policy cannot be assigned

VA.AS.01

BENEFIT PAYMENT AND BENEFICIARY PROVISIONS

A Payment of Benefits

Benefits payable because of your death will be paid



E Methods of Payment

Recipient means a person who is entitled to benefits under this **Benefit Payment and Beneficiary Provisions** section

Less than \$

If the amount payable to a Recipient is less than \$ we will pay it in a lump sum

Standard Secure Access Checking Account

If the amount payable to a Recipient is \$ or





Spo use means a person to whom yo are legally married

VA.DF.15

KS/AD&D90C

