



Quick Reference Guide RKMC AD&D Program

What is the RKMC AD&D policy?

The Accidental Death and Dismemberment benefit, or AD&D, covers all members in good standing of the Red Knights International Firefighters Motorcycle Club in the US and Canada. There is no application required to be covered for this benefit. The benefit covers all members 24 hours a day, 7 days a week, 365 days a year for \$4,000.

Who provides this coverage and what is the cost to our members?

American Income Life Insurance Company provides this coverage to service-based organizations at no cost to you or the Red Knights. AIL pays your premium as a "Thank You" for your service.

Who is covered and how do we qualify for this?

Any Charter, Active, Associate, Social, Honorary, Member-at-Large, Life, and Special Compassionate Honorary member within the US and Canada qualifies when they are a member in good standing.

No member that qualifies is turned down for this coverage and there is no health screening. Junior members under 16 do not qualify for this no-cost program.

Unfortunately, with the insurance laws around the World, this program is only available currently to US and Canadian members. We will continue to pursue the expansion of this program to other regions worldwide.

What does this policy cover?

Benefit for accidental loss of Life (In most instances when a death certificate reads "accidental" and is not involved with one of the proceeding exclusions that apply), Both Hands, Both Feet, Sight of Both Eyes, One Hand and One Foot, One Hand and Sight of One Eye, One Foot and Sight of One Eye: pays the full amount or \$4,000

Benefit for accident loss of One Hand, One Foot, and Sight of One Eye pays half the benefit amount or \$2,000

Loss of a hand means cut off through or above the wrist. Loss of a foot means cut off through or above the ankle. Loss of sight means blindness which cannot be corrected to at least 20/200 vision. Any loss must occur within 90 days of the accident to be payable. Only one of the amounts, the greater, will be paid for all losses resulting from the same accident.



RED KNIGHTS INTERNATIONAL FIREFIGHTER MOTORCYCLE CLUB

Exclusion from the accidental death and dismemberment include:

1. Suicide or intentionally self-inflicted injury while sane or insane;
 2. Sickness, disease, medical treatment or surgery;
 3. Voluntary taking of drugs, unless taken as prescribed by a doctor;
 4. Injuries sustained other than on regularly scheduled commercial airline flights by a pilot, student pilot, or crew member of an aircraft in a crash or collision of the aircraft;
 5. Committing or attempting to commit a felony or assault;
 6. Taking part in a riot or insurrection;
- or
7. War or any act of war, or any injury sustained while serving in the military forces engaged in war whether declared or undeclared.

What information is needed?

For members passing:

Submit the Obituary on our website and send the International Secretary a copy of the Death Certificate and to whom the check should be written, or the next of kin on the Death Certificate will used.

For dismemberment:

Medical or official documentation proving the accidental loss of those covered through the AD&D policy.

How do we enact this policy?

For deaths that qualify:

Go to our website www.redknightsmc.com, then go to "Notices" and then click, "Report an Obituary".

Please check the box that states, "Was Death Accidental?"

For dismemberments:

Contact the International Secretary.

*This is a living document and changes/additions will be made as needed.



Frequently Asked Questions by your Organization Members

When a notification of benefits letter is mailed out, you may receive phone calls from your members with questions. Your positive response will be very helpful in promoting goodwill between American Income Life Insurance Company, the Organization, and your members.

1. What is this all about? Is this legit?

All members are provided a fully paid group Accidental Death and Dismemberment benefit through the co-operation of the Organization and American Income Life Insurance Company. This is at no cost to the Organization or the member.

2. Do we have to return the (yellow) card to receive the benefits?

No, all members are covered for the Accidental Death and Dismemberment benefit whether or not they return their card. If members do not return their card, they will not be able to take advantage of the no cost offers such as the Family Health Services Discount Program or the Child Safe material. If your card is returned, you can designate your beneficiary intent and receive a follow-up courtesy visit to receive the no cost material including an opportunity to have a Needs Based Analysis provided in your home to determine current and future needs. You will also receive additional information on voluntary supplemental insurance benefits for which you may qualify.

3. Are they going to sell me insurance?

American Income offers members additional supplemental insurance benefits. It is a voluntary program, but they do offer supplemental benefits that you may find of value.

4. Am I covered only at work?

No, the coverage is 24 hours a day, 7 days a week.

5. How did they get my name?

You were sent a letter and enclosed with your letter was a (yellow) reply card that was sent back to American Income Life Insurance Company. Someone in your home would have sent back the card and the representative would have that information or a friend or family member may have referred you.

6. Someone called and said they are from the Organization:

They are with American Income Life Insurance Company and they are contacting you to set an appointment to deliver the no-cost benefits and your certificate of coverage for the Accidental Death and Dismemberment benefit.

7. Someone dropped by the house:

They are with American Income Life Insurance Company and they dropped by when visiting other members in the area. They are trying to set a meeting to deliver the no cost benefits and your certificate of coverage for the Accidental Death and Dismemberment benefit.

8. I had an appointment with AIL and they never showed up:

The policy is for the representative to contact you and let you know they are running late and give you the option to reschedule. Do you have the representative's name or number? I will get in touch with American Income, find out what happened, and have the appointment rescheduled.

If a member calls with a question other than what is listed above, please refer them to me so that I can make sure their question is answered. I appreciate your assistance in making this program a positive experience for your members.

