

Guaranteed Acceptance Group Comprehensive Accident Coverage for Members of the American String Teachers Association

3 Part Protection

With The Hartford¹ Comprehensive Accident Program insureds are protected with three types of coverage: **Accident Disability Income**, **Accidental Death**, and **Accident Hospital Confinement**. Coverage provides protection 24 hours a day - worldwide - on and off the job. Benefits are payable *in addition* to any other insurance you may have (*including Workers' Compensation*).

2 Plans to Choose From

The Hartford Comprehensive Accident Program offers two choices to Association Members and their spouses: the 50/50/500 Plan and the 100/100/1,000 Plan. Both plans feature quality coverage and affordable rates **that are not age graded**, meaning all applicants under age 60 receive the same low rates.

50/50/500 Plan Features	
1) Accident Disability Income:	If you are Totally Disabled due to a covered Injury, the policy pays a \$500 monthly disability income benefit for up to one year (<i>following a 60-day waiting period</i>).
2) Accidental Death:	In the event of death by accident, the policy pays a \$50,000 benefit to the named beneficiary.
3) Accident Hospital Confinement:	If you are confined to the hospital as a result of an accident, the policy pays \$50 per day for up to 500 days.
At benefit maximum, this plan pays up to \$6,000 in accident disability income benefits, \$50,000 in accidental death benefits, and \$25,000 in accident hospital benefits.	

100/100/1,000 Plan Features	
1) Accident Disability Income:	If you are Totally Disabled due to a covered Injury, the policy pays a \$1,000 monthly disability income benefit for up to one year (<i>following a 60-day waiting period</i>).
2) Accidental Death:	In the event of death by accident, the policy pays a \$100,000 benefit to the named beneficiary.
3) Accident Hospital Confinement:	If you are confined to the hospital as a result of an accident, the policy pays \$100 per day for up to 500 days.
At benefit maximum, this plan pays up to \$12,000 in accident disability income benefits, \$100,000 in accidental death benefits, and \$50,000 in accident hospital benefits.	

50/50/500 Plan Rates	
Billing Mode	Premium
Quarterly	\$26.85
Semiannually	\$53.70
Annually	\$107.40

Rates and/or benefits may be changed on a class basis.

100/100/1,000 Plan Rates	
Billing Mode	Premium
Quarterly	\$51.00
Semiannually	\$102.00
Annually	\$204.00

Rates and/or benefits may be changed on a class basis.

1 Easy Way to Apply

Carefully review this plan brochure, then complete the application portion below (making certain to sign and date on the reverse side), detach and mail with premium to: ISI Administrative Center - Sales • P.O. Box 2327 • Beaufort, SC 29901

For more information, call ISI DIRECT: 1-888-ISI-1959.

See reverse side for plan details.

APPLICATION FOR GROUP COMPREHENSIVE ACCIDENT COVERAGE

Please print. Use dark ink. Do not erase. Initial all changes.

Underwritten By:
Hartford Life & Accident Insurance Company
Policy # ADD-9894

PLAN CHOICE: 50/50/500 Plan 100/100/1,000 Plan

Name of Organization AMERICAN STRING TEACHERS ASSOCIATION	Policyholder Name ISI INSURANCE TRUST	
Member Name (First, Middle, Last)	Date of Birth	Sex
Address (Street, City, State, Zip Code)	Phone Number	Fax Number
Spouse Name (if applying) May not be separated or divorced from the Association member.	Spouse Date of Birth	Spouse Phone Number
Beneficiary Name (First, Middle, Last)	Beneficiary's relationship to proposed Insured	

Policy Form # 7582 A2 (9894)

See reverse side to complete and sign application.

