

Transamerica Short Term Disability Income Insurance and Term Life Insurance with AD&D (Accidental Death and Dismemberment)

If you were out of work due to an illness or injury, how would you cover the costs of daily living or the expenses associated with a disability? Short Term Disability Income insurance can help replace a portion of your salary if you are unable to work due to a covered injury or illness. This means you can still have some income during a time of need.

Short Term Disability Coverage Highlights

- Benefit Amount – \$600 monthly benefit
- Elimination Period – 7 day sickness/7 day accident elimination period (period before benefits are payable)
- Maximum Benefit Duration – Six months maximum
- Additional Benefits – \$10,000 of Term Life Insurance and AD&D coverage included with no medical questions or testing required

Accidental Death & Dismemberment Summary of Benefits

Loss	Percentage Payable
Loss of Life or loss of two or more members (hand, foot, sight of an eye)	100%
Quadriplegia (total and permanent paralysis of both upper and lower limbs)	100%
Loss of speech and hearing in both ears	100%
Paraplegia (loss or paralysis of both lower limbs)	75%
Loss of one member, or loss of speech, or loss of hearing in both ears	50%
Hemiplegia (total and permanent paralysis of the upper and lower limbs of one side of the body)	50%
Loss of hearing of one ear, or loss of thumb and index finger of the same hand	25%

Policy Form Series CPDI0100 & CCDI0100

Pre-Existing Conditions - There will be no disability benefit payable for a pre-existing condition until the insured has: gone treatment-free; incurred no expense; taken no medication; or received no diagnosis or advice from a physician for 12 consecutive months for such condition; or the insured has been continuously covered under the policy for one year.

This Coverage offers benefits that are payable for Off-The-Job related injuries and illnesses.