



\$25,000 or \$50,000 Accidental Death & Dismemberment Insurance
for

Officers and Designated Staff of The American Legion Department, The
American Legion Auxiliary Department, or Sons of The American Legion
Detachment

Program:

A plan of insurance offered through the *LEGIONNAIRE INSURANCE TRUST* that covers designated Officers for \$25,000 or \$50,000 of Accidental Death & Dismemberment protection if killed or dismembered due to an accident while on *Official Legion Family Business*.

Benefits:

Should a designated Officer, while on *official Legion Family business*:

- 1) Be killed by *accidental means*, the Officer's estate would be paid 100% of the accidental death benefit;
- 2) Be dismembered, the Officer would receive from 25% to 50% according to the policy schedule; or

Official Business:

Generally, this would mean traveling to, attendance at, or returning from a function at which the Officer represents in an official capacity. Examples include (but are not limited to) Convention/Conferences, District/Area Meetings, DEC and other Committee Meetings, representing at National Meetings of the Legion Family, representing the Legion Family at public ceremonies, and representing the Legion Family "on the hill".

Note: Just wearing a "White Hat" or simply holding office does **not** constitute *official business*. The officer must be carrying out the duties of office when the loss occurs.

Costs:

We have new pricing on the program. The 2018/2019 pricing is as follows:

For \$25,000 of coverage

- \$3.24 annually per person

There are some states that are exceptions:

- \$2.64 per person in Colorado and North Dakota
- \$2.40 per person in Delaware, Indiana, and New Hampshire
- \$2.16 per person in Minnesota

If you desire \$50,000 of coverage, the rates above are simply doubled.

Policy Dates:

The Master Policy and all Department/ Detachment Certificates will carry a common renewal date of **August 1st** and will provide coverage through the following July 31.

Enrollment Procedures:

To participate, you must: 1) complete an *application*, 2) submit a *roster of officers to be covered* (listing by name and title), and 3) pay the premium. All of the enrollment procedures must be redone **annually** to properly reflect any changes in the number of officers to be covered or amount of travel anticipated.

Premiums should be calculated and must be remitted **along with the application**. Checks should be made payable to **AGIA** and sent to our Scottsdale office for processing. This must be remitted by July 13, 2018. If this date is before the election of your new officers, please submit a list of officer *titles* to be covered in the meantime. No applications can be accepted after this date and will be returned.

Common Questions:

There is always some turnover in Officers between elections. Does the Department/ Detachment have to submit a new roster with each change? No, but notification is preferred. The original roster should contain all of the Officers to be covered by *position* as well as name. The position is actually more important than the name since we would ask the Department/ Detachment to certify the injured person was

a covered Officer at the time of claim regardless. The name provides a safeguard should questions regarding eligibility arise.

Who determines which Officers are to be covered? The Department/ Detachment makes the selection and can cover as many (or as few) as it desires. Some also elect to cover their office Staff and this is perfectly acceptable. One important caveat, the *Department/ Detachment* must take extreme care that it does **not** discriminate within a class since it could be held liable. In other words, every person you enroll gets the same level of coverage.

Does the Department/ Detachment get some sort of policy? Each Department/ Detachment taking part in the program will receive a *Certificate of Coverage* from the insurance company that confirms the insurance is in force and spells out the policy provisions.

Where do you go for help with the application, etc.? AGIA services this program from our Scottsdale area office. Any questions or whatever should be directed to **Howard Bender** at that location at (800)445-3269.

How does the Department go about filing a claim? Again, Howard will help with the claim submissions and questions. The insurance company backs the benefits, but the Scottsdale AGIA office serves as the clearinghouse.

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