

**Additional Information on your \$5,000.00 (\$10,000.00 for Life Members)
NO-COST Member-Only Limited Accidental Death and Dismemberment Insurance
on Group Policy Number NRA 502003**

Please file with your important papers.

I. ELIGIBILITY FOR AN NRA MEMBER. For purposes of this insurance, eligibility is for all current active Members of the National Rifle Association of America (NRA) in good standing whose name appears on the NRA Membership list. Insured Member does not include annual and multi-year Junior Members, any member under the age of 18, and Members residing in foreign countries except Canada (excluding U.S. Military Personnel stationed overseas). This includes persons who become eligible while this policy is in force.

II. EFFECTIVE DATE OF COVERAGE. Coverage for such eligible Members shall become effective on the first day of the month following the receipt of the enclosed activation form and will remain in force so long as they remain an NRA Member in good standing and the Master Policy remains in force.

III. ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS. The policy provides that upon receipt of due proof that the insured has been involved in a covered accident: A. while attending or participating in events sponsored by the NRA or NRA affiliates or while traveling to or from such an event, or B. during the legal use of firearms or hunting equipment while legally hunting the insured has a covered accident and sustains injuries that result, directly and from no other cause, in a loss listed below within 120 days of such accident, or C. during an actual or attempted robbery, holdup or kidnapping or any other type of intentional assault that is a crime classified as a felony by the governing statutes or common law in the state where the felony occurred. The covered accident must happen while the insured is covered under the Group Policy. If the insured suffers more than one covered loss as a result of any one accident, we will pay for the loss with the largest benefit. The Accidental Death and Dismemberment benefits are

Life	\$5,000.00 (\$10,000.00 for Life Members)
Two hands, two feet, or the sight of both eyes	\$5,000.00 (\$10,000.00 for Life Members)
One hand and one foot	\$5,000.00 (\$10,000.00 for Life Members)
One hand and the sight of one eye	\$5,000.00 (\$10,000.00 for Life Members)
One foot and the sight of one eye	\$5,000.00 (\$10,000.00 for Life Members)
One hand, one foot or the sight of one eye	\$2,500.00 (\$5,000.00 for Life Members)

IV. NRA LAW ENFORCEMENT OFFICERS' DEATH BENEFIT. The policy provides that upon receipt of due proof that injury to an insured person who is a Law Enforcement Officer, resulted in death whereby: A. the accident need not be unforeseeable, but must occur in the Line of Duty, and B. death must occur within 120 days of the date of such injury, and result directly and due to no other cause than such injury. The Company will pay an Accidental Loss of Life Benefit in the amount of \$25,000.00.

V. EXCLUSIONS. Benefits will not be paid for a loss caused by or resulting from: A. intentional self-inflicted injury, suicide or any attempt thereat, while sane or insane (in Missouri while sane); B. voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of a doctor (accidental ingestion of a poisonous substance is not excluded); C. being intoxicated or under the influence of any drug, unless taken as prescribed by a doctor; D. driving while intoxicated or driving under the influence of a controlled substance unless administered on the advice of a doctor; E. declared or undeclared war or act of war; F. travel or flight in (including getting in or out, on or off) any aircraft or device which can fly above the earth's surface, if: 1. The aircraft or device is being used: a) for test or experimental purposes; or b) by or for any military authority (aircraft flown by the U.S. Air Mobility Command [AMC] or similar service of another country are not excluded); or c) for travel, or is designed for travel, beyond the earth's atmosphere; or d) by or for the NRA or any of its subsidiaries and affiliates. This exclusion applies whether the aircraft or device is owned, leased, operated or controlled by the NRA. "Controlled" means the NRA may use the aircraft or device as it wishes for more than 10 consecutive days or more than 11 days in any year. **OR** 2. You are: a) serving as pilot or crew member (or student taking a flying lesson) and are not riding as a passenger; b) hang-gliding, parasailing; or c) parachuting, except making a parachute jump for self-preservation. G. sickness, disease, bodily or

mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning; H. illegal or unlicensed hunting or hunting in any unauthorized or restricted area. This will include hunting without any licenses or permits required in the locale where the hunt is occurring, or without any required current license or permit for any weapon used in the hunt; I. injury sustained in consequence of the illegal use of firearms; J. accidents arising out of or during the course of the insured's primary occupation, except when it applies to the Law Enforcement Officer's Benefit; K. injury resulting from maintenance, repair or cleaning of firearms; or L. injury sustained while traveling to or from hunting; M. any covered loss incurred during any violent crime or felonious assault committed by the covered person or upon the covered person by a fellow employee, family member, or member of the same household.

VI. INDIVIDUAL TERMINATION OF INSURANCE. An insured's coverage will end on the earliest of the following dates: A. the date the insured is no longer an eligible Member of the NRA; B. the date the group policy is terminated; C. the date that coverage is terminated for the class of eligible persons to which the insured belongs; D. the date that the plan of benefits under which the insured is covered is terminated.

VII. NOTICE OF CLAIM. Written notice must be given within 30 days (Kentucky: 60 days) after a covered loss begins or as soon as reasonably possible. Notice can be given to us at our home office at Philadelphia, PA, or to our agent. Notice should include the insured's name, address and Group Policy number.

VIII. BENEFICIARY. The insured's loss of life benefits will be paid in one lump sum to the first surviving class of the following classes of beneficiaries: A. wife or husband; B. child or children; C. mother and father; D. sisters and brothers. If there is no surviving member of any of the above classes, the benefits will be paid to the insured's estate. All other benefits will be paid to the insured, if living, or the insured's estate. If you would like to specify a beneficiary, you must send a request in writing to the administrator.

IX. MULTIPLE CERTIFICATES. No Member shall have multiple coverage under this policy.

X. DEFINITIONS. "Accident" means a sudden, unforeseeable external event which: 1) causes injury to the insured; and 2) which is not contributed to by disease, sickness, mental, or bodily infirmity.

"Company" wherever used mean the Life Insurance Company of North America, a CIGNA company.

"Doctor" means a licensed practitioner of the healing arts acting within the scope of his or her license.

Doctor does not include: the insured or insured's spouse; or the insured or child of the insured's spouse, parent, brother, sister; or a person living with the insured.

"Hunting Equipment" will include sleeping facilities being used during the act of hunting and located on public or private land in the same area as the hunting activity.

"Injury" means bodily harm which results, directly and independently of all other causes, from an accident.

"Insured" means an eligible Member of the policyholder for whom insurance is in force under the Group Policy.

"Law Enforcement Officer" means any officer serving a Public Agency in an official capacity, with or without compensation, as a Law Enforcement Officer. This includes but is not limited to police, sheriff, corrections, probation, parole, conservation or any category of officer duly commissioned as a Law Enforcement Officer by his or her governing authority.

"Line of Duty" means any actions that the Law Enforcement Officer is authorized or obligated to perform, by law, rule regulation, or condition of employment or service.

"Loss" shall mean, with reference to hand or foot, complete severance through or above the wrist or ankle joint and with reference to sight of any eye, the total, permanent and irrecoverable loss of sight thereof.

"Public Agency" means the United States, any state of the United States, the District of Columbia, the Commonwealth of Puerto Rico and any territory or possession of the United States, or any unit of local government, combination of such states or units or any department, agency or instrumentality of any of the foregoing.

"Severance" means the complete separation and dismemberment of the limb from the body.

The benefits described herein shall be payable subject to exclusions, conditions, limitations and provisions of the Master Policy on file at NRA Headquarters at the time of the accident. This is an accident-only policy. It does not pay benefits for loss caused by sickness.

This is only a summary of coverage and does not constitute a legal contract of Insurance. The NRA has procured this AD&D insurance from Life Insurance Company of North America, a CIGNA Company, through Master Policy No. NRA 502003, which may be inspected at the offices of the NRA.

Any changes, amendments, additions or further exclusions, limitations and conditions, or the cancellation or non-renewal of the Master Policy will be announced in the Official Journal section of the NRA magazines, the *American Rifleman* and the *American Hunter*. Such announcement will be official and binding as of the date of the issue of the magazine.