

Accident Disability and Accidental Death & Dismemberment (AD&D) Insurance Update

Great News for all USTA licensed Drivers and Trainers under age 70; Effective April 1, 2012, The Accident Disability and AD&D Program under policy #64779460 is available with additional coverage options.

Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies, is now offering two different plans with two options within each plan. Each insured should select the plan that best suits their financial needs. The plans are:

Plan A, Occupational Accident Disability and AD&D will cover accidents sustained while working with the horses.

(Contact Gail at Van Gundy for details.)

Options:

- Plan A, Option 1: \$300 Weekly Accident Disability benefit for up to 52 weeks and \$100,000 AD&D benefit.
- Plan A, Option 2: \$500 Weekly Accident Disability benefit for up to 52 weeks and \$250,000 AD&D benefit.

Plan B, 24 Hour Accident Disability and AD&D covers any accident 24 hours a day, business or pleasure.

(Contact Gail at Van Gundy for details)

Options:

- Plan B accident coverage is provided 24 hours a day, 365 days a year, on and off the job with the same level benefits offered under Plan A, but for a slightly higher premium cost yearly.

More good news! Because so many horsemen have requested the option of paying with a credit card, Van Gundy Agency is now offering this payment option.

Many companies shy away from the dangerous exposure of horse racing. This USTA program was created in an effort to offer the horsemen much needed accidental disability coverage that is difficult and expensive to get on an individual basis. Participation is highly recommended! We encourage you to talk with your fellow USTA licensed drivers and trainers and explain the importance of enrolling in this policy to help them protect themselves. Accidents happen in a flash! Don't leave yourself financially vulnerable.

Please contact Gail at Van Gundy Agency for detailed information including an explanation of the benefits, limitations, exclusions, and the cost of each plan and credit card payment option.

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Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to language of the policies as issued. Exclusions and limitations apply. Chubb, Box 1615, Warren, N. J. 07061-1615.