

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

A Stock Life Insurance Company
Home Office: One Moody Plaza, Galveston, Texas, 77550

ACCIDENTAL DEATH, DISMEMBERMENT, AND PARALYSIS RIDER

This Rider is part of the Group Policy and must be attached to the Covered Employee's Certificate providing evidence of coverage under the Group Policy. This Rider is effective on the later of the Covered Employee's Certificate Date or the Effective Date shown below. This Rider is subject to all provisions, terms, definitions, and limitations of the Group Policy which do not conflict with the provisions of this Rider.

DEFINITIONS

In addition to the definitions contained in the Policy, the following definitions apply to this Rider:

ACCIDENTAL BODILY INJURY - The unforeseen, unexpected, and unanticipated result of an external violent act or event that is independent of all other causes, including sickness or bodily infirmity, which occurs while coverage under this Rider is in effect for the injured Covered Person.

ACCIDENTAL DEATH - Loss of life resulting from an Accidental Bodily Injury. The death must occur within 90 days of the Accidental Bodily Injury.

AIR BAG SYSTEM – An automatically inflatable passive restraint system that is designed to provide automatic crash protection in front or side impact Automobile accidents and meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration.

AUTOMOBILE – A four-wheeled private passenger motor vehicle licensed for use on public highways and not used to transport passengers for hire.

CLOSE RELATIVE means anyone related to a Covered Person by blood, marriage, or adoption; or a court appointed representative.

COVERED LOSS – Loss for an Accidental Death, Dismemberment, or Paralysis must occur within 90 days of an Accidental Bodily Injury subject to the Exclusions and Limitations section of this Rider. Covered Loss also includes an Accidental Death, Dismemberment, or Paralysis resulting from unavoidable exposure to the elements if such loss occurs within 90 days of the date of an Accidental Bodily Injury.

COVERED PERSON means the Employee. The definition may also include the Employee's Spouse or Adult Dependent if coverage under this Rider was selected by the Employee for that dependent.

DISMEMBERMENT - An Accidental Bodily Injury that, directly and independently of all other causes, results in the loss of:

1. A hand – the actual severance at or above the wrist;
2. A foot – the actual severance at or above the ankle;
3. The thumb and index finger on the same hand - the actual severance at or above the point at which they are attached to the hand;
4. Sight - the total and permanent loss of sight;
5. Speech – the total and permanent loss of speech; or
6. Hearing – the total and permanent loss of hearing.

HOME/VEHICLE MODIFICATION means changes to a Covered Employee's primary residence and/or vehicle intended to accommodate a Covered Person after Dismemberment or Paralysis.

PARALYSIS - An Accidental Bodily Injury that, directly and independently of all other causes, results in:

1. Hemiplegia – the total and permanent paralysis of both an arm and a leg on the same side of the body;
2. Paraplegia – the total and permanent paralysis of both legs; or
3. Quadriplegia – the total and permanent paralysis of both arms and both legs.

PHYSICIAN means a person, other than You, a Close Relative, or a business or professional partner who is:

1. Duly licensed to practice medicine in the jurisdiction where the Diagnosis is made, or the procedure performed where such jurisdiction is a continuing member of the United States of America or a territory within the jurisdiction of the United States of America (embassies, military zones, and similarly designated non-domestic extensions of the United States government are not included); and
2. Acting within the scope of his/her license.

PUBLIC TRANSPORTATION – A public passenger conveyance operated by a licensed common carrier for the transportation of the general public for a fare and operating on regularly scheduled passenger routes with a definite schedule of departures and arrival times. (This definition excludes taxis, limousines, and chartered vehicles.)

SEATBELT – A properly installed combination lap and shoulder restraint system that meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration. Seatbelt will include a lap belt only if the Automobile was not equipped with a combination lap and shoulder restraint system when manufactured. This benefit is not payable if a seatbelt is not worn or the seatbelt is not available in the Automobile.

BENEFITS

The following benefits are payable in addition to the benefits otherwise payable under the Group Policy. This Rider must be in force for a Covered Person at the time of such person's death.

ACCIDENTAL DEATH BENEFIT - If a Covered Person dies as the result of an Accidental Bodily Injury, We will pay the Beneficiary that Covered Person's Accidental Death Benefit, shown in the Covered Employee's Certificate Schedule.

DISMEMBERMENT AND PARALYSIS BENEFITS - If a Covered Person suffers Dismemberment or Paralysis, We will pay the Covered Employee the applicable benefit shown in the following tables. If more than one Dismemberment or Paralysis occurs as a result of the same Accidental Bodily Injury, We will pay a single benefit for the loss which has the largest benefit. This Rider must be in force at time of Dismemberment or Paralysis.

DISMEMBERMENT OR COMPLETE LOSS OF, WITH OR WITHOUT REATTACHMENT:

Two or more: hand, foot, or sight of one eye	100% of Accidental Death Benefit
Loss of speech and loss of hearing in both ears	100% of Accidental Death Benefit
One: hand, foot, or sight of one eye	50% of Accidental Death Benefit
Loss of speech or loss of hearing in both ears	50% of Accidental Death Benefit
Loss of hearing of one ear	25% of Accidental Death Benefit
Loss of thumb and index finger on same hand	25% of Accidental Death Benefit

PARALYSIS

Quadriplegia	100% of Accidental Death Benefit
Paraplegia	75% of Accidental Death Benefit
Hemiplegia	50% of Accidental Death Benefit

BENEFIT LIMITS - Total benefits payable for a Covered Person's Accidental Death, Dismemberment, or Paralysis as the result of single event causing Accidental Bodily Injury to such Covered Person shall not exceed the Accidental Death Benefit otherwise payable for that Covered Person.

ADDITIONAL BENEFITS

SEATBELT BENEFIT – In addition to other benefits payable under this Rider, if a Covered Person's death was the result of an Automobile accident and such Covered Person was wearing and properly utilizing a Seatbelt at the time of the accident, as evidenced by a police accident report, We will pay the Beneficiary a Seatbelt Benefit equal to 10% of that Covered Person's Accidental Death Benefit.

AIR BAG BENEFIT – In addition to other benefits payable under this Rider, if a Covered Person's death was the result of an Automobile accident, We will pay the Beneficiary an Air Bag Benefit equal to 5% of such Covered Person's Accidental Death Benefit if:

1. The Automobile is equipped with an Air Bag System that was installed as original equipment by the Automobile manufacturer;
2. Such Covered Person was seated in the driver's or a passenger's seating position intended to be protected by the Air Bag System; and
3. The Air Bag System deployed, as evidenced by a police accident report.

HOME/VEHICLE MODIFICATION - In addition to other benefits payable under this Rider, if a Covered Employee suffers a Dismemberment or Paralysis and his/her home and/or vehicle requires modification as a result of such Covered Loss, We will pay 10% of the Accidental Death Benefit up to \$10,000 for such modifications.

COMMON CARRIER BENEFIT – In addition to other benefits payable under this Rider, if a Covered Person's death occurs while the Covered Person was riding as a fare-paying passenger on Public Transportation, We will pay the Beneficiary a Common Carrier Benefit equal to 100% of such Covered Person's Accidental Death Benefit.

EXCLUSIONS & LIMITATIONS

Benefits for Accidental Death, Dismemberment, or Paralysis will not be payable for any loss caused in whole or in part by, or resulting from, any of the following:

1. Suicide or intentionally self-inflicted injury while sane or insane;
2. Sickness, disease, physical or mental infirmity, pregnancy, or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition;
3. Committing or attempting to commit a felony or engaging in an illegal occupation;
4. Voluntary Use of any drug, whether legal or illegal, unless administered in accordance with a Physician's advice and written instruction;
5. Voluntary taking, absorbing, or inhaling a poison, gas, or fumes;
6. Involvement in an accident that occurs while driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
7. Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
8. Service in the military or any auxiliary unit attached thereto;
9. Participation in any of the following activities: motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, related hazardous activities or any hazardous avocation;
10. The release of nuclear energy; or
11. Bacterial infection, not occurring along with or as a result of Accidental Bodily Injury.