

Southern Indiana Realtors Association

Current Benefits

All Members in Good Standing are Insured.

\$ 5,000 Accidental Death benefit is 24 hour coverage - business or pleasure. This benefit pays when a member dies from a sudden, unforeseen, and unexpected event including exposure or disappearance within one year after the accident.

\$25,000 Common Carrier benefit pays when member is killed while riding on a qualifying land, air, or water transportation.

Additional Benefits are paid when a member is involved in an accident that directly results in one of the following losses within one year of the accident:

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| ◆ Loss of sight, both eyes | \$5,000 | ◆ Reattachment of Hand or Foot | \$2,500 |
| ◆ Loss of sight, one eye | \$2,500 | ◆ Loss of hands or feet | \$5,000 |
| ◆ Loss of Speech | \$2,500 | ◆ Loss of hand or foot | \$2,500 |
| ◆ Loss of Hearing (<i>both ears</i>) | \$2,500 | ◆ Loss Thumb and Index Finger of Same Hand | \$1,250 |
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- ◆ **Felonious Assault** benefit pays in *addition* to other applicable benefits if accidental bodily injury resulting from a felonious assault causes a member to suffer a covered loss. The assault must occur while the member is performing occupational duties on behalf of the association. \$15,000
 - ◆ **Natural Disaster** benefit pays in *addition* to other applicable benefits if a member's loss of life is due to a natural disaster. \$5,000
 - ◆ **Seat Belt** benefit pays in *addition* to the Accidental Death Benefit if a member suffers a covered loss of life as a result of an automobile accident while using a seat belt. \$ 500
 - ◆ **Occupant Protection Device** benefit pays in *addition* to other applicable benefits if a member suffers a covered loss of life as a result of an automobile accident while protected by a properly deployed air bag. This benefit is only paid if the Seat Belt benefit is payable. \$ 500
 - ◆ **Coma** benefit will pay 1% of the Accidental Death benefit monthly, up to \$5,000 if accidental bodily injury causes a member to lapse into a coma within 30 days after an accident, remain in a coma for 30 consecutive days, and be confined to a hospital within 30 days following the accident.
 - ◆ **Burn** benefit will pay up to \$500 if an accidental bodily injury causes a member to be burned. The benefit amount is determined according to the percentage of the body that is burned.

Refer to contract language for full descriptions and exclusions.