

\$15,000 Accidental Death & Dismemberment Insurance

You're automatically covered.

The PEF Membership Benefits Program (PEF MBP) sponsors Accidental Death and Dismemberment (AD&D) Insurance from Sun Life. AD&D insurance provides extra financial protection if you suffer from a covered accidental injury or accidental death.

Key Features

A \$15,000 benefit payable if your death occurs as a direct result of a covered accidental bodily injury sustained while insured, provided death occurs within 365 days of the accident.

If a covered accident results in your death, your beneficiary will receive 100% of your AD&D coverage amount.

Receive up to a maximum of 100% of your AD&D coverage amount for losses resulting from one accident.

If you disappear as a result of an accidental wrecking, sinking, etc. in which you were a passenger and your body is not found in 365 days, you will be presumed dead due to an accidental bodily injury.

What You Need to Know

How it Works

If you are an active, dues-paying PEF member you are automatically covered for \$15,000 of AD&D insurance at no cost to you. You or your beneficiary(ies) will receive a payment if you suffer a covered accidental injury or an accidental death.

Beneficiary Designation Form

Pick up your Beneficiary Designation form at the PEF MBP table today. You can leave your form with the PEF MBP representative or email it to mbinsurance@pef.org.

Designate Your Beneficiaries

Designate the person(s) or entity that will receive the money from your policy's accidental death benefit when you pass away. Your beneficiary can be: family, siblings, close friends, neighbors, even institutions, or charities. Review your designations annually because your beneficiaries on your insurance trump your will and trust plan. You can change them any time.

Accidents happen all the time and can occur anywhere. You can't always prevent them, but you can make sure you have the protection you need. Plan ahead to protect what you love if a serious accident puts at risk what matters most to you.

Contact Us



(518) 785-1900, ext. 243, opt. 2



pefmbp.com