

**ACCIDENTAL MEDICAL EXPENSES  
PLUS ACCIDENTAL DEATH & DISMEMBERMENT  
COVERAGE FOR CHAPTER MEMBERS**

**S.P.E.B.S.Q.S.A., INC. / BARBERSHOP HARMONY  
SOCIETY  
POLICY PERIOD: 1/1/17 – 1/1/18**



**PROTECT YOUR CHAPTER MEMBERS FROM  
ACCIDENTAL MEDICAL EXPENSES PLUS AD&D COVERAGE**

**INSURANCE COVERAGE FOR CHAPTER MEMBERS PROVIDES**

- Accidental medical expense coverage for cost incurred during society or chapter activities
- Accidental Death & Dismemberment coverage

**All Members and Associates of a chapter must participate in Accident Coverage. The coverage listed below is ONLY for the U.S. Members and Associates. Canadian members have separate coverage.**

**HARTFORD LIFE & ACCIDENT INSURANCE COMPANY**

A.M.Best Rating	A XV
Insured Person	Means any person who is a registered <b>member</b> or <b>associate</b> of a participating chapter.
Covered Activities	Covers each Insured Person during the policy period while he or she is: (a) participating in, attending or preparing for any SPEBSQSA Chapter event or activity sponsored by the SPEBSQSA while on the premises or, designated by and under the direct supervision of SPEBSQSA, or (b) traveling with a group in connection with such activities under the direct supervision of the SPEBSQSA.
Accidental Death & Dismemberment	\$10,000 Maximum (applies within 180 days of an accident) Pays maximum for loss of life or double dismemberment* Pays ½ maximum for single dismemberment* Pays ¼ maximum for loss of thumb, index finger on the same hand
Accident Medical Expense Coverage	\$10,000 Maximum – Primary Coverage
Accidental Death Benefit	\$10,000 Maximum First expense must be incurred within 26 weeks after accident Reasonable Expenses incurred within 2 years after the accident Dental - \$1,000 Maximum
Deductible	None
Eligibility	All U.S. Members ( <b>Chapters must cover all eligible members</b> )

\*Dismemberment means loss of hand, loss of foot, loss of sight of one eye.

Coverage for disability or sickness is not included

**(This policy does not cover individual member travel)**

-This is a brief synopsis of coverage. All coverage is subject to the terms and conditions of the policy and the exclusions therein.

-Policyholder is SPEBSQSA, Inc.

**Refer all claims to:  
Customer Service Center  
Barbershop Harmony Society  
Nashville, TN  
800-876-7464**