

# **\$1,000 FB Accidental Death Benefit**

## **Farm Bureau Deal**

FB members have an automatic \$1,000 accidental death policy taken out for them.

## **How does it work? (Nutshell Version)**

If a member dies of an accidental death and the cause of death is inside the parameters of the policy, a family member of the deceased may file a claim just like any other insurance claim.

## **How does it work? (Broader Version)**

The accidental death benefit is an actual Farm Bureau Insurance policy that is taken out on behalf of all of Idaho Farm Bureau members.

It was originally created with “farm accidents” in mind, but was expanded to include other accidental causes of death. Members should understand that this policy was not designed to be all-inclusive accidental death coverage. It excludes such things as illness, disease, motor vehicle accidents, members over the age of 81, war, suicide, and domestic crime (please see a copy of the policy listed below).

Members wanting to make a claim on this policy follow the same procedures as with any other Farm Bureau policy. They would contact claims and start the process.

## FARM BUREAU BLANKET ACCIDENTAL DEATH POLICY

FARM BUREAU MUTUAL INSURANCE COMPANY OF IDAHO  
1001 North 7<sup>th</sup> Centennial Plaza, P. O. Box 4848  
Pocatello, Idaho 83205-4848

(Hereinafter called the Company)

The Company certifies that each individual voting or associate member of the Idaho Farm Bureau Federation who has paid dues for the applicable policy year is entitled to benefits under Farm Bureau Accidental Death Policy No. 101 issued to the

**Idaho Farm Bureau Federation, the Policyholder.**

Benefits under this policy are provided in exchange for the Policyholder's payment of the annual premium as determined by the Company and by the Policyholder's compliance with all policy terms and conditions. Persons for whom benefits are payable under this policy include the member, his or her spouse, and the member's unmarried children under 21 years of age (hereinafter referred to as qualifying person). Only natural or adopted children qualify for coverage.

### 1. **Benefits**

If any accident to a qualifying person shall, directly and independently of all other causes, cause death within 90 days from the date of accident, the Company will pay for such Accidental Death the sum of \$1,000.

The Company's total limit of liability shall not exceed \$30,000 for any single accident causing death to 30 or more qualifying persons. In the event of such an accident, the death benefit per qualifying person shall be calculated by dividing the applicable limit of liability by the number of qualifying persons covered by this policy who suffer death as the result of the accident.

### 2. **Exclusions**

This policy does not cover accidents:

- A. Arising out of the operation or use by a qualifying person of any motor vehicle which is designed for travel on public roads, and is required to be licensed under applicable state laws; use includes being a passenger in such vehicle;
- B. Due to war, declared or undeclared, whether in the armed forces or not, or while serving on active duty with any branch of the military service, or due to any civil war, insurrection, rebellion, or revolution;
- C. Caused by suicide, or any attempted suicide, whether the person is sane or insane, or by intentionally self-inflicted injury;
- D. If benefits are either payable or required to be provided under any worker's compensation law;
- E. If death results from the commission of a crime by the member, spouse, or child;
- F. If Farm Bureau membership is in the name of a partnership, corporation, organization, or association; or
- G. To any person 81 years of age or older on the date of accident.

Death caused by heart attack, any illness, disease, or physical ailment is not considered caused by accident.

### 3. **Effective Date of Policy**

This blanket policy issued to the Idaho Farm Bureau Federation shall be effective for a period of one year from November 1, 1998, to November 1, 1999, and shall remain in full force and effect each succeeding year unless terminated by either the Company or the Policyholder.

### 4. **Effective Date and Term of Individual Benefits**

Anniversary due date means the date on which the payment of a person's Farm Bureau membership becomes due. If the member's dues are paid within 30 days of the anniversary due date for the ensuing year, the benefits shall become effective at 12:01 a.m. on the anniversary due date and shall continue for the following 12 month period. If the member's dues are paid more than 30 days after the anniversary due date, benefits shall become effective at 12:01 a.m. on the day following the payment date and shall continue in force until the next anniversary due date.

**A member's right to benefits shall continue only as long as the blanket policy is in force and as long as the member continues to pay dues as required.**

**5. Notice and Proof of Loss**

Written notice of a qualifying person's death upon which claim is based must be given to the Company at its home office in Pocatello, Idaho, within 20 days after the date of death or as soon after as is reasonably possible. Upon receipt of such notice, the Company will furnish the claimant with its usual forms for filing proof of loss. Written proof of loss must be furnished to the Company at its home office in Pocatello, Idaho, within 90 days after the date of death or as soon after as is reasonably possible.

After receipt of proof of loss, the Company will pay the benefits under this policy in a single sum as follows:

- A. In the case of death to the member or spouse, to the surviving spouse;
- B. In the case of death to a child, the member parent; or
- C. If the beneficiary is deceased, to the estate of the decedent.

Payment shall release the Company from all further liability.

**6. Legal Proceedings/Application and Contract**

No action at law or in equity shall be brought to recover under this policy prior to the expiration of 60 days after proof of loss has been furnished by the claimant. No action may be brought against the Company after the expiration of 3 years after the time the written proof of loss is required to be furnished to the Company. The Company has the right to conduct an autopsy on the deceased qualifying person unless prohibited by law.

This policy constitutes the entire contract between the parties and all statements made by the Policyholder shall, in the absence of fraud, be deemed representations and not warranties.

**7. Assignments**

These benefits are non-assignable.

**8. Conformity with State Statutes**

Any provision of this policy which, on its effective date, is in conflict with the statutes of the State of Idaho is amended to conform to the minimum requirements of such statutes.

**9. Dividends**

The Policyholder shall participate in dividends of the Company as the board of directors in their discretion may declare.

**In Witness Whereof**, the Farm Bureau Mutual Insurance Company of Idaho has caused this policy to be signed by its President and Secretary, and countersigned by a duly authorized representative of the Company.

**Farm Bureau Mutual Insurance  
Company of Idaho**

  
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President

  
\_\_\_\_\_  
Secretary

  
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Licensed Resident Agent