

Accidental Death and Dismemberment Insurance Solutions

Accidental Death Insurance is an excellent solution for life risks where traditional life insurance is not available or feasible or when the risk of loss is mostly accident-related. The primary coverage is a lump sum benefit for accidental death, loss of limbs, paralysis and/or loss of use of limbs, eyesight, hearing, speech.

Target Classes

Coverage is tailored to accommodate a variety of unique risk situations including, but not limited to:

- High Limit and Keyman Coverage
- Special groups such as Students, Sports Teams and Volunteers
- Unusual or Hazardous Avocation & Occupation
- War and Terrorism
- Concentration Risks
- Mobile Workforce
- Owned or Leased Aircraft
- Pilot and Crew Cover
- Individuals that have been declined for Life Insurance Coverage due to medical history

Coverage Highlights

Coverage limits up to \$10M per individual. A comprehensive Dismemberment Schedule is offered and a 2x Principal Sum benefit is payable in the event of Paralysis. Coverage could be customized to include a Temporary Total Disability weekly benefit.

Ancillary Benefits

A number of additional benefits are also offered including Accidental Medical and Dental benefits, Spousal Occupational Education Benefit, Home Alteration, and Vehicle Modification Benefit and Child Care benefits.



Doing business with RMA is easy due to our depth of product and market knowledge.

Get in touch today!
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