

AOPA Aviation Accidental Death & Dismemberment Insurance

LOW RATES!

Enroll or upgrade your coverage today in the AOPA Aviation AD&D Program by completing the back of this form.

If you are currently enrolled in the AOPA Aviation AD&D policy, your Schedule of Certificate Coverage information will appear on the enclosed letter. Attach this Schedule to the back of this certificate in the area indicated. This represents your policy coverage amount and gives you the effective date and details about coverage specific to your policy. Should you change your coverage at any time you will be provided with a new Schedule of Certificate. Please keep this document in a safe place as a record of your AOPA Aviation AD&D insurance coverage.

Now Coverage Available to \$300,000 →

**ACT NOW—
LIMITED TIME!**

**Do You Have the Protection
You Need Every Time You Fly?
See the Enrollment and
Upgrade Options Below**

CERTIFICATE OF INSURANCE

MINNESOTA LIFE INSURANCE COMPANY . 400 Robert Street North . St. Paul, MN 55101-2098

GENERAL INFORMATION

You are insured under Group Policy No. 24721 issued to the National Association Trust. This certificate summarizes the principal provisions of the group policy that affect you. The provisions summarized in this certificate are subject in every respect to the group policy. You may examine the group policy at the principal office of the policyholder or the participating association during regular working hours. We retain the right to amend this certificate at any time without your consent. Any amendments will be without prejudice to any claim incurred for benefits prior to the date of the amendment. This certificate is issued in consideration of the payment of the required premium contributions. You can be insured under only one certificate under this plan of insurance.

DEFINITIONS

When we use the following words, this is what we mean:

You, your

The eligible insured member identified on the Schedule of Certificate information (see back).

We, our, us

Minnesota Life Insurance Company.

Policyholder

The Trustee or successor Trustees under the National Association Trust.

Participating association

The Aircraft Owners and Pilots Association, an association that signs an application to participate in the National Association Trust and makes available to its members accidental death and dismemberment insurance coverage under a group policy held by the Trustee.

Effective date

The date coverage under this certificate becomes effective. The effective date is shown on the Schedule of Certificate Information (see back).

Aircraft

Any machine now known or hereafter invented, used or designed for navigation of or flight in the air.

Rotorcraft

A heavier-than-air aircraft that depends principally for its support in flight on the lift generated by one or more rotors.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

When will the accidental death and dismemberment benefit be payable?

We will pay the accidental death and dismemberment benefit upon receipt of written proof satisfactory to us that you died or suffered an injury as the result of an accident which occurs while you are insured under this certificate. All payments by us are payable at our home office. Proof of any claim under this certificate must be submitted in writing to our home office.

The proceeds will be paid in a single sum. We will pay interest on the proceeds from the date of your death or dismemberment until the date of payment. Interest will be at an annual rate determined by us. In no event will you receive more than the Principal Sum for losses due to the same accident. If you have received, or were eligible to receive, a dismemberment benefit, any accidental death benefit which may become payable from the same accident will be reduced by the amount of the dismemberment benefit. In addition, only one accidental death benefit and only one dismemberment benefit is payable under this certificate regardless if there is more than one accident during your coverage under this plan.

What does death or dismemberment by accidental injury mean?

Death or dismemberment by accidental injury as used in this certificate means that your death or dismemberment results directly and independently of all other causes from an accidental drowning or from an accidental injury which was unintended, unexpected, and unforeseen and which was sustained by you while:

1. as a passenger or pilot (including a crew member or student pilot) in, on, boarding, getting off of, operating or handling any aircraft; or
2. at an airport in connection with a flight covered under part (1) above, but only if such injury is a direct result of being run down or struck by an aircraft or the moving propeller of any aircraft; or
3. making a forced parachute jump or awaiting rescue at a place of forced landing, on land or water, occurring during a flight covered under part (1) above, but only if such death or injuries are a direct result of said parachute jump or forced landing.

Your death or dismemberment must occur within 180 days after the date of the injury. In no event will we pay the accidental death or dismemberment benefit when your death or dismemberment results from or is caused directly or indirectly by any of the following:

1. Suicide whether sane or insane;
2. intentionally self-inflicted injury;
3. travel or flight in or on, or descent from or with:

- a. a military aircraft (except a military aircraft with a civil air-worthiness certificate in the normal or utility category in civil use pursuant to the category rating at the time of the accident), an amateur built rotorcraft, an amateur built fixed wing aircraft which is subject to area restrictions imposed by a governmental authority, rocket-powered aircraft, an ultralight, a hang glider, a kite, or a parachute (except a forced jump) or an aircraft not certificated by a governmental authority; or an aircraft not meeting governmental airworthiness requirements; or
 - b. an aircraft being used for or in connection with seeding, dusting, spraying, carrying sling loads, fire fighting, flight in or rehearsal/practice for an airshow involving aerobatic or formation flight, or hunting, herding or spotting of animals, birds, or fish, or is being test-flown for the purpose of certification or determination of airworthiness; or
 - c. an aircraft engaged in closed course racing or in practicing or qualifying for the same.
4. operating an aircraft while not in compliance with medical requirements established by governmental authority;
 5. commission of a felony.
 6. bodily or mental infirmity, illness or disease.

When and where are you covered?

You are covered when the accident causing your death or dismemberment occurs while the aircraft is in, or enroute between, the United States (including Alaska and Hawaii), Canada, Mexico (including Central America) and the Islands of the Caribbean.

What is the amount of the accidental death benefit?

The amount of the accidental death benefit is shown on the Schedule of Certificate Information.

What is the amount of the accidental dismemberment benefit?

The losses covered by this certificate and the benefits payable for such losses are set forth in the following schedule. The "Principal Sum" refers to an amount equal to the accidental death benefit payable as shown on the Schedule of Certificate Information (see below).

Schedule for Loss of:

<i>Both Hands or Both Feet or Sight of Both Eyes</i>	The Principal Sum
<i>One Hand and One Foot</i>	The Principal Sum
<i>Either Hand or Foot and Sight of One Eye</i>	The Principal Sum
<i>Either Hand or Foot</i>	One Half of the Principal Sum
<i>Sight of One Eye</i>	One Half of the Principal Sum

Loss shall mean, with regard to hands and feet, complete severance through or above the wrist or ankle joint; with regard to eyes, total and irrecoverable loss of sight.

PAYMENT OF PROCEEDS

To whom will we pay the death proceeds?

We will pay the proceeds to the beneficiary or beneficiaries you name unless you subsequently change the beneficiary. In that event, we will pay the proceeds to the beneficiary named in your last change of beneficiary request as provided for in this certificate.

What happens if one or all of the beneficiaries dies before you?

If a beneficiary dies before you, that beneficiary's interest in this certificate ends with that beneficiary's death. Only those beneficiaries who survive you will be eligible to share in the proceeds. If no beneficiary survives you, we will pay the proceeds according to the following order of priority:

1. your wife or husband, if living; otherwise
2. the executors or administrators of your estate

What is an irrevocable beneficiary?

An irrevocable beneficiary is a beneficiary you name that cannot be changed without that person's written consent.

Can you change the beneficiary?

Yes. Unless you have named an irrevocable beneficiary, you can file a written request with us to change the beneficiary. Your written request will not be effective until it is recorded in our home office records. After it has been so recorded, it will take effect as of the date you sign the request. However, if you die before the request has been so recorded, the request will not be effective as

to those proceeds we have paid before your request was so recorded.

To whom will we pay accidental dismemberment proceeds?

Amounts payable for covered losses under this certificate will be payable to you.

PREMIUMS

When are premiums due?

Premiums are due annually in advance. If you have selected one of the increased insurance amounts available to you, your premiums are billed with your membership dues, and are due on your membership renewal date.

Can the premium rates be changed?

We retain the right to increase or decrease the premiums on any due date.

Can premiums be paid after the due date?

This certificate has a 31 day grace period. If a premium is not paid on or before the date it is due, it may be paid during the 31 day period immediately following the due date. This certificate will remain in effect during the 31 day grace period. This grace period does not apply to the first premium payment.

TERMINATION

When does your coverage under the certificate terminate?

The insurance on your life will terminate on the earliest of:

1. the date you terminate membership in the Association;
2. the last day for which premium contributions have been paid following notice of termination of the group policy;
3. 31 days after the due date of any premium contribution which is not paid; or
4. the later of the dates the participation association receives your written request to terminate your insurance or the termination date specified in your request.
5. the date shown on the Schedule of Certificate Information.

Insurance terminated for nonpayment of premium contributions may be reinstated, during your lifetime, and within 31 days following the termination. No evidence of insurability will be required during this 31 day period.

ADDITIONAL INFORMATION

Can you assign your coverage?

No.

May we require a physical examination?

Yes. We may, at our expense, examine you when and as often as is reasonably necessary during the investigation of a dismemberment claim and to make an autopsy in the case of death unless prohibited by law.

Please attach your
Schedule of Certificate
information here.

(This information appears on the back
of your membership letter)