

SUMMARY OF COVERAGE

Underwritten by
Cigna Life Insurance Company of New York
New York, NY. A Stock Insurance Company, herein referred to as "We", "Our", or "Us"

Sponsored by
EMPIRE STATE SUPERVISORS AND ADMINISTRATORS ASSOCIATION

This Summary of Coverage describes Your benefits available to You under Group Policy # AGV-001410. This is not an insurance contract. The Policy is the only contract under which benefits are paid.

Eligibility: Class 1: All dues paying Members of Empire State Supervisors and Administrators Association.

- \$10,000 of Term Life Benefits*
- \$10,000 of Accidental Death and Dismemberment Benefits*

The above benefits are subject to the Limitations and Exclusions shown in the Description of Benefits.

*Your benefits will reduce 50% of the Life Insurance Benefit at age 80.

EFFECTIVE DATE OF INSURANCE

A Member will be insured for the Life Insurance Benefit amount in force on the date You become eligible.

PERIOD OF COVERAGE

Your coverage will end on the earliest of:

1. the date You are no longer eligible for coverage under a plan intended to replace this coverage.
2. the date the Policy is terminated by the Insurance Company.
3. the date you are no longer in an eligible class.
4. the date coinciding with the end of the last period for which required premiums are paid; and
5. for a Member, the date the Policyholder cancels participation under the Policy.

DESCRIPTION OF BENEFITS

LIFE INSURANCE

Death Benefit

If You die, We will pay the coverage amount in force on Your date of death.

Limitations

The amount paid will be reduced by any amount You received under the Terminal Illness Benefit. The Terminal Illness Benefit is payable only once in Your lifetime. Refer to Your Certificate of Insurance for a complete description of the benefit.

Notice:

Benefits paid under the Terminal Illness provision is payable at 50% of the benefit applicable to Your Life Insurance Benefit. Terminal Illness benefits will reduce the Death Benefit payable for life insurance.

Benefits payable under the Terminal Illness Benefit may be taxable. If so, You or Your beneficiary may incur a tax obligation. As with all tax matters, You should consult with a personal tax advisor to assess the impact of this benefit. Terminal illness is not payable if life insurance coverage under the Policy is not in force.

ACCIDENT INSURANCE

We will pay benefits for any of the covered losses listed below, if you are insured under the Policy for Accident Insurance on the date of the covered Accident. The loss must:

1. be a result of bodily Injuries caused directly, and from no other causes, by a covered Accident; and
2. occur within 365 days of the covered Accident.

Accidental Death and Dismemberment Benefit

If You suffer a covered loss, We will pay the Benefit Amount set opposite the loss in the table below. If more than one loss results from the same Accident, we will pay only the largest benefit amount of which you are entitled.

Any loss of Life benefit will be reduced by any paid or payable Accidental Dismemberment benefit. However, if such Accidental Dismemberment benefit equals or exceeds the Loss of Life benefit, no additional benefit will be paid.

Schedule of Covered
Losses

<u>Covered Loss Amount</u>	<u>Benefit</u>
Loss of Life.....	100% of the Principal Sum
Loss of Two or More Hands or Feet.....	100% of the Principal Sum
Loss of Entire Sight of Both Eyes.....	100% of the Principal Sum
Loss of Speech and Hearing (in both ears).....	100% of the Principal Sum
Quadriplegia.....	100% of the Principal Sum
Paraplegia.....	75% of the Principal Sum
Hemiplegia.....	50% of the Principal Sum
Uniplegia.....	25% of the Principal Sum
Severance and Reattachment of One Hand or Foot.....	50% of the Principal Sum
Loss of One Hand or Foot.....	50% of the Principal Sum
Loss of Speech.....	50% of the Principal Sum
Loss of Hearing.....	50% of the Principal Sum
Loss of Entire Sight of One Eye.....	50% of the Principal Sum
Loss of Thumb and Index Finger of the Same Hand.....	25% of the Principal Sum
Loss of all Four Fingers of the Same Hand.....	25% of the Principal Sum
Loss of All the toes of the Same Foot.....	20% of the Principal Sum

Loss of hand or foot means complete Severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Severance means the complete separation and dismemberment of the part from the body.

Loss of a thumb and index finger means complete Severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand)

Quadriplegia means total Paralysis of both upper and lower limbs. Paraplegia means total Paralysis of both lower limbs. Hemiplegia means total Paralysis of upper and lower limbs on one side of the body.

“Severance” means the complete separation and dismemberment of the part from the body.

“Paralysis” means the loss of use, without Severance, of a limb. This loss must be determined by a Physician to be complete and not reversible.

Seatbelt Benefit

We will pay the Seatbelt Benefit, if You die as a result of an Accident and the following conditions are met. 1) The Accident occurs while you are covered under the Policy. 2) You are driving or riding as a passenger in a Private Passenger Car, the Car is equipped with seatbelts and the seatbelt was in actual use and properly fastened at the time of the Accident. The use and position of the seatbelt must be certified in the official report of the Accident. However, if an official report is not available or it is unclear if you were properly wearing a seatbelt, we will pay the Limited Seatbelt Benefit. If such report indicates that a seatbelt was not in use, we will not pay the Seatbelt Benefit nor the Limited Seatbelt Benefit.

The Seatbelt Benefit will not be paid for an Accident which occurs while you are participating in a race, speed or endurance test.

The Seatbelt Benefit is an additional 10% of the Insured's Principal Sum. The Limited Seatbelt Benefit is \$1,000.

EXCLUSIONS

ACCIDENT INSURANCE

We will not pay Accident Insurance benefits for a loss that results, directly or indirectly, from any of the following circumstances.

1. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane.
2. voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of, a doctor.
3. sickness, disease or bodily infirmity; medical or surgical treatment; or bacterial or viral infection, no matter how contracted.
4. war or any act of war, whether or not declared; or surgical treatment; or bacterial or viral infection, no matter how contracted.
5. Travel or flight in, or getting in or out of: an aircraft being used for test or experiment; an aircraft the Insured is flying, is learning to fly, or is part of the crew of; a similar air transport service or another country; an aircraft owned or leased by or for the Policyholder, its subsidiaries or affiliates, or the Insured or a member of his or her household; an aircraft that does not have a valid FAA normal or transport type certificate of airworthiness; or an aircraft that is not flown by a pilot with a valid license.
 - A. the aircraft or device is being used:
 - 1) for test or experimental purposes; or
 - 2) by or for any military authority. (Aircraft flown by the U.S. Military Airlift Command (MAC) or similar service of another country are not excluded); or
 - 3) for travel, or is designed for travel, beyond the earth's atmosphere; or
 - 4) by or for the named organization or any of its subsidiaries and affiliates.

(This exclusion applies whether the aircraft or device is owned, leased, operated or controlled as defined); or

B. You are:

- 1) serving as a pilot or crew member (or student taking a flying lesson) and is not riding as a passenger; or
- 2) hang-gliding; or
- 3) parachuting, except where the You have to make a parachute jump for self-preservation.

"Owned Aircraft" means an aircraft to which You hold legal or equitable title. You can use, alter or sell the property as desired.

"Leased Aircraft" means an aircraft You do not own. You may use the aircraft as desired for the term of the written lease. The time of the lease must be longer than a few days or one or two trips. You cannot alter or sell the aircraft without the consent of the owner.

"Operated or Controlled Aircraft" means an aircraft You do not own, but is leased, rented or borrowed for more than 10 straight days. You can use it as desired, but cannot alter or sell the aircraft without consent of the owner.

"Chartered Aircraft" means an aircraft You do not own. It will be hired for one purpose or one trip or for general use. The time You have it may not exceed 10 straight days nor more than 15 days in any one year. One or more aircraft hired on a regular or frequent basis are not chartered.

6. Commission of a felony.

DEFINITIONS

“Accident” means an Accident is a sudden unforeseeable external event that causes bodily injury to You while coverage is in force under the Policy.

“Injury” means any bodily harm which results directly or indirectly of all other causes from an Accident. All injuries sustained in one Accident, including all related conditions and recurring symptoms of the Injuries will be considered one Injury.

“Private Passenger Car” means:

A validly registered four-wheel vehicle limited to private passenger cars, station wagons, jeeps, pick-up trucks and van-type cars. “Private Passenger Car” means a validly registered four-wheel vehicle which is listed here. Listed vehicles are limited to private passenger cars, station wagons, jeeps, pick-up trucks and van type cars that are not licensed commercially or being used for commercial purposes. In the case of a child, “seatbelt” means a child restraint, as required by the state law and approved by the National Highway Traffic Safety Administration, properly secured and being used as recommended by its manufacturer for children of like age and weight at the time of the accident.

“Principal Sum” means the amount of insurance in force for You.

“You” or “Your” means the member of Empire State Supervisors and Administrators Association.

This Summary of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Empire State Supervisors and Administrators Association under policy form TY-005150 in New York. The policy is subject to the laws of the state in which it was issued. Coverage under this policy is only available in New York. Please keep this material as a reference.