

Knights of Columbus

FRATERNAL BENEFITS

Member/Spouse Accidental Death Benefit

The Knights of Columbus will pay a benefit upon the death of a member or his spouse, occurring within 90 days, as the result of injury sustained in a covered accident. Protection is on a 24-hour basis for accidents that may occur anywhere in the world during activities on or off the job, on business, pleasure, vacation, or at home, except for the exclusions. This benefit is given at no cost to all members (and their wives) residing in countries that have been designated as insurance territories by the Supreme Council.

Benefits

Years of Continuous Membership	Non-Insured Member Benefit	Insured Member* Benefit
Less than 5 years	\$1,500	\$3,000
5 years or more	\$2,500	\$5,000
Age 65+	\$1,500	\$1,500

The spouse benefit at all times corresponds to the member's benefit. Should the member predecease his wife, she shall continue to be covered thereafter at a fixed benefit of \$1,500. Should the spouse and the member die within 90 days from the same accident, however, the scheduled benefit will be paid.

Beneficiaries

The accidental death benefit will be paid to the next of kin in accordance with Section 71.2 of the Order's laws. The claim for this accidental death benefit must be received at the Supreme Office of the Knights of Columbus within three years of the date of death.

Exclusions

This accidental death benefit will not be paid if death results from: suicide, self-inflicted injury while sane or insane; sickness or disease (except bacterial infection resulting from accidental cut or wound); flying, except as a fare-paying passenger on a regularly scheduled airline; or injury from driving or riding in a speed or organized contest.

Family Fraternal Benefit

The Family Fraternal Benefit provides the following benefits to insured members*:

- Pays \$5,000 for a the child who is stillborn at least 20 weeks after conception
- Pays \$5,000 for the child who dies before the age of 61 days
- Offers guaranteed-issue insurance - up to \$10,000 - to any child under age 18.

Orphan Fraternal Benefit

The Orphan Fraternal Benefit provides the following benefit to the children of insured members*:

- Pays \$500 monthly allotment for each eligible orphan of up to age 18
- Pays up to \$5,000 per year in college scholarships up to a maximum of \$20,000 per eligible orphan

* Insured members, for this and for all fraternal benefits, are defined as those members who have, at minimum, one in-force life insurance policy on the member or spouse with a minimum annual premium of \$300, or permanent life insurance with a face amount of at least \$15,000.

This brochure does not include all of the eligibility provisions of the Order's program of fraternal benefits. Please contact your Knights of Columbus Insurance Agent for these important details. Terms and conditions apply.