

This certificate of insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by policy number 1 issued by Farm Bureau Life Insurance Company on 10/1/1999.



**Farm Bureau Life Insurance Company**  
West Des Moines, Iowa  
A Stock Company

**MEMBER PROTECTOR CERTIFICATE**  
Accidental Death Coverage (Except Motor Vehicle Deaths)

The Accidental Death Coverage and this certificate are subject to payment of the required County Farm Bureau dues for the upcoming membership year. Such dues must be paid annually for continuous coverage. Otherwise, coverage will become effective on the date such dues are paid. If the membership is held in the name of a partnership or more than one person, Named Member shall mean the first named person on the County Farm Bureau membership record maintained by the Policyholder. If membership is in the name of a corporation, Named Member shall mean the president of such corporation.

**Benefits:**

If any accident, except one occurring on a public road or highway and arising out of the occupancy or use of any Motor Vehicle, which occurs while the person is insured under this policy shall, independently of all other causes, cause death within ninety days from the date of the accident, the Company will pay:

For Accidental Death of:	The Death Benefit Payable is:
Named Member.....	\$1,500
Named Member's spouse residing in the same household.....	\$1,500
Named Member's unmarried children under 22 years of age residing in the same household.....	\$1,500

The benefit payable under this policy with respect to a Named Member and the Named Member's spouse will be increased \$100 for each membership year, beginning with the second membership year, that such Named Member pays membership dues, provided the person insured had paid such dues for and was a Named Member during the immediately preceding membership year. The sum of such yearly increases with respect to the Named Member and the Named Member's spouse insured under this policy shall not exceed \$1,500 and the maximum benefit payable shall not exceed [\$3,000]. Effective October 1, 1999, the initial death benefit will be \$1,500. The initial death benefit will be increased to \$1,500 for any named member with a current death benefit below that amount. Any named member whose death benefit has been capped at \$2,000 will begin increasing \$100 for each membership year until reaching the maximum benefit of \$3,000. In the event a Named Member fails to pay membership Dues for a membership year during or prior to such year, all such yearly increases which were accumulated prior to such year shall be eliminated and the benefit payable shall revert to \$1,500 when and if the Named Member resumes paying Membership Dues.

**Exceptions:**

This policy does not cover death which results, either directly or indirectly from: (a) suicide, whether the insured be sane or insane; (b) war or any act of war, whether declared or undeclared, riot or insurrection; (c) service while a member of any armed forces in time of war, whether declared or undeclared; (d) illness or disease or medical treatment therefor; (e) the committing of an assault or felony; (f) food poisoning, bacterial poisoning or infections, except such infections which result from an accidental wound.

**Beneficiary:**

The surviving spouse, if any, otherwise to the named member's estate.

**Notice Of Claim:**

Written notice of the death upon which any claim is based must be given to the Company within 20 days of the date of death. The notice may be given to the Company at its home office or to its agent. The notice should include the claimant's name and social security number and the name and social security number of the deceased for whom claim is made.

**Proofs Of Loss:**

Written proof of loss must be given to the Company within 90 days after the date of death of a person insured under the policy. If it is not reasonably possible to give written proof of loss in the time required, the Company will not reduce or deny the claim for this reason if the proof is filed soon as reasonably possible. In any event, the proof of loss required must be given no later than one year from the date of death of the person unless the claimant was legally incapacitated.

The Insured is subject to the provisions of Member Protector Policy issued to the Iowa Farm Bureau Federation by the Farm Bureau Life Insurance Company. A copy of the policy is held by the County Farm Bureau Office and may be inspected at any reasonable time upon request.