

FARM BUREAU LIFE INSURANCE COMPANY

[5400 University Avenue]

[West Des Moines, Iowa 50266-5997]

[1-800-247-4170]

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

The Accidental Death Coverage and this certificate are subject to the payment of the required County Farm Bureau dues for the upcoming membership year. Such dues must be paid by the membership renewal date each membership year for continuous coverage. Otherwise, coverage will become effective on the new membership renewal date set by the later payment of such dues. If the membership is in the name of a partnership or more than one person, only the first named person on the County Farm Bureau membership records shall be covered. If membership is in the name of a corporation only the president of such corporation and the president's family will be covered.

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 90 days from the date of the accident, the Company will pay:

For Accidental Death of:	The Death Benefit Payable is:
Named Member	\$2,000
Named Member's spouse residing in the same household.....	\$2,000
Named Member's unmarried children under 24 years of age residing in the same household	\$1,000

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) illegal use of a stimulant, sedative, hallucinogenic or habit forming drug; (f) the committing of an assault or felony; (g) food poisoning, bacterial poisoning or infections, except such infections which result from an accidental wound.

BENEFICIARY:

The Company may, at its election, pay the surviving spouse, next of kin or the estate of the deceased Covered Person.

NOTICE OF CLAIM:

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 the name, date of birth, and membership 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.

POLICY:

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 Iowa Farm Bureau Federation in its home office in West Des Moines, Iowa and may be inspected at any reasonable time upon request.

FARM BUREAU LIFE INSURANCE COMPANY

PRESIDENT