

Keeping your best interests and well-being in mind

The American Federation of Musicians partners with the Association of Member Benefits Advisors (AMBA) to offer a variety of programs with the level of service that AFM members deserve.

For more information* on these member benefits or to request a no-obligation quote, call Toll-Free 1-800-503-9230 or visit AFMinsurance.com.

*features, costs, eligibility, renewability, limitations and exclusions

Sponsored By:



Offered By:



Association Member Benefits Advisors, LLC.
In CA d/b/a Association Member Benefits & Insurance Agency
CA Insurance License #0196562
AR Insurance License #100114462

96496 B13961 (10/22) Copyright 2022 AMBA. All rights reserved.

Throughout your career...



Throughout your life...



The American Federation of Musicians
Sponsored Insurance Program

HELPING KEEP YOU PROTECTED



Have you taken a look lately?



The American Federation of Musicians Sponsored Insurance Program can help to provide you and your family the protection you need at exclusively-negotiated rates. The program was developed with members of AFM in mind to help meet your unique needs.

Take a moment to review the information in this brochure and see how the American Federation of Musicians is helping to protect your career, your family and your future.



A choice of insurance programs to help protect you throughout your career and your life.

Equipment Insurance Plan¹

Because you use your equipment for business, it may not be insurable under your homeowner's policy. Protect yourself from loss or damage to your equipment, including theft and vandalism. Premiums may also be tax deductible as a normal business expense.

Highlights Include:

- Select all or some items to insure
- Low \$100 deductible per claim
- Annual premium starting as low as \$75²
- Protection against depreciation. Coverage at replacement cost up to the scheduled amount, or if replacing with new equipment, up to the additional 10% above the scheduled amount³

Underwritten by New Hampshire Insurance Company.

**Online Enrollment
Now Available!**

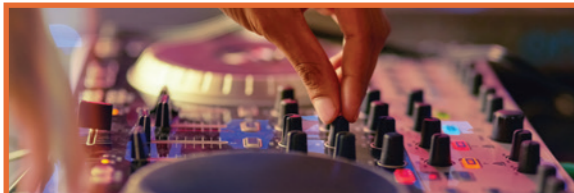
Business Liability Insurance

This policy provides up to \$1,000,000 for each occurrence and up to \$2,000,000 of aggregate coverage to help protect you if you are named in a lawsuit resulting from bodily injury or property damage in your business activities. Additionally, the plan also pays court and legal defense costs resulting from a covered claim.

Highlights Include:

- Annual premiums as low as \$250
- No deductible
- Coverage available in all states

Underwritten by New Hampshire Insurance Company, Granite State Insurance Company and Illinois National Insurance Company.



Disability Income Insurance Plan¹

This plan provides a continuing income should a covered injury or sickness cause you to become disabled and prevent you from working. You have two plan options to choose from to help fit your needs.

Plan I Highlights:

- Monthly benefits available from \$400 to \$4,000
- Elimination Period options of 60, 90 or 180 days
- Benefit period: 5 years before age 64, 1 year for age 64 and up for covered injury, 1 year for covered sickness

Plan II Highlights:

- Monthly benefits available from \$400 to \$6,000
- Elimination Period options of 60, 90 or 180 days
- Benefit period: for Disability caused by accident or sickness, beginning before age 63 coverage up to age 65. For age 63 to 69: 2 years

*Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.
Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.*

Group Term Life Insurance

If you passed away unexpectedly, would your family be able to continue on financially? Or would they face drastic changes to their lifestyle—at the worst possible time? Having life insurance can help provide your family financial security when they need it most.

Highlights Include:

- Choice of benefit amounts up to \$500,000
- Available to members and their spouses under age 60
- Optional \$5,000 dependent child coverage

*Underwritten by New York Life Insurance Company
New York, NY 10010 On Policy Form GMR*

Group Accidental Death and Dismemberment Insurance

Accidents happen every day causing injury and even death to innocent people. This coverage helps protect you and your insured family members by providing accident protection that covers you year round ... anywhere in the world.

Highlights Include:

- Guaranteed acceptance for eligible members and dependents
- Principal Sum available from \$50,000 to \$500,000 for members
- Coverage available to members under age 70
- Family coverage available to spouses under age 70 and dependent children under age 19 (26 if a full-time student)

*Underwritten by New York Life Insurance Company
New York, NY 10010 On Policy Form GMR*

Also Available:

- **Auto and Home Insurance**
- **Long-Term Care Insurance**
- **Group Dental Insurance**
- **Major Medical Insurance**
- **Short Term Medical**
- **AssistPlus**



Note: Programs may vary and may not be available in all states.

¹The product description is for informational purposes only and does not provide a complete description of coverage terms, conditions, exclusions and limits. Please refer to the actual policy for complete coverage details.

²Minimum premium is \$75. First \$1,500 of equipment: \$2.20 per \$100 value, over \$1,500 of equipment: \$1.00 per \$100 value. Total values in excess of \$300,000, single items valued at or above \$50,000 and custom-made items must be submitted for individual analysis. Acceptance may be subject to additional information and coverage will become effective upon approval by the underwriting company. There is no limit on the amount for which you may apply.

³Additional premium is required to cover the excess value of the new equipment.

This brochure is a brief description of the benefits only and is subject to the costs, terms, conditions, exclusions and limitations of the group policies.

*including features, costs, eligibility, renewability, limitations and exclusions

For more information* or to request a no-obligation quote, call 1-800-503-9230 or visit AFMinsurance.com.