

Farm Bureau Life Insurance Company
5400 University Avenue, West Des Moines, Iowa 50266-5997

**MEMBER PROTECTOR GROUP ACCIDENTAL DEATH AND ACCIDENTAL
DISMEMBERMENT CERTIFICATE**

This certificate summarizes the coverage applicable to the Named Member under the policy issued to the County Farm Bureau for the current membership year.

Accidental Death Benefits:

Against Covered Accidental Death of:

Named Member or Spouse (if resident of same household)..... \$1,000.00*
Dependent Child..... \$1,000.00

Principal Sum Payable:

*The principal sum on the member or member's spouse will increase \$100 per year for each consecutive year of membership to a maximum benefit of \$3,000.00.

Membership dues must be paid on or before the membership expiration date to qualify the member and member's spouse for the benefits available for consecutive years of membership. Any interruption in consecutive years of membership will cause the benefits of the member and member's spouse to return to the benefit level for a first-year member. The membership expiration date is the date on which membership in the County Farm Bureau will terminate if membership dues have not been paid.

Accidental Dismemberment Benefits:

Against Covered Accidental Dismemberment of Named Member, Spouse
residing in the same household or Dependent Child, for loss of:

	Amount Payable:
Both hands or both feet	Principal sum
Sight of both eyes	Principal sum
One hand and one foot	Principal sum
One hand or one foot	½ of Principal sum
Sight of one eye	½ of Principal sum

Dependent Children: Coverage Under More Than One Certificate

If a Dependent Child is covered by more than one certificate, the total benefit payable upon the death or dismemberment of said child under all certificates combined shall be the amount payable shown above. The proceeds will be payable in equal shares to the beneficiary of each certificate.

Covered Accidental Death:

Means death caused by accident, occurring within 90 days of the accident and occurring independently of all other causes. Accidental Death does not include accidents which occur as the result of the use or occupancy of any Motor Vehicle on a public road or highway.

Covered Accidental Dismemberment:

Means bodily dismemberment caused by an accident, occurring within 90 days of the accident and occurring independently of all other causes. Accidental Dismemberment may not be caused by an accident which occurs as the result of the use or occupancy of any Motor Vehicle on a public road or highway.

Loss of either hand or foot or the loss of both hands or both feet shall mean complete severance at or above the wrist or ankle joint. Loss of sight of eye or eyes shall mean total and irrevocable loss.

Only one benefit, the largest applicable, will be payable as the result of any one accident.

Exclusions:

No benefits are payable under the policy when death results either directly or indirectly, from:

- (a) suicide, whether the Covered Person is 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 for either;
- (e) illegal use of a stimulant, sedative, hallucinogenic, or habit-forming drug;
- (f) the committing of an assault or felony; or
- (g) food poisoning, bacterial poisoning or infections except such infections which result from an accidental wound;
- (h) occupancy or use of any licensed Motor Vehicle, as defined by the policy.

Beneficiaries:

The Company will pay the applicable death benefit to:

- (a) the member, if living, otherwise;
- (b) the surviving spouse, if any, otherwise;
- (c) if no surviving spouse, to the deceased's children, if any, in equal shares; otherwise;
- (d) the parents, if living, otherwise;
- (e) the brothers and sisters of the member, if living, otherwise;
- (f) the estate of the member.

The Company will pay the applicable dismemberment benefit to the Named Member.

Notice Of Claim:

Written notice of claim shall be made to us at our office in West Des Moines, Iowa. Written notice of claim must be given to the Company within 20 days after the occurrence of any loss covered by the policy, or as soon as is reasonably possible. The written proof of loss must be furnished to us within 90 days of the covered death or dismemberment.

Proof Of Loss:

If it is not reasonably possible to furnish Us with a proof of loss within the allotted 90 days, a proof of loss filed as soon as reasonably possible but not more than 1 year (except in the absence of legal capacity) after the 90 days shall be considered to meet the time requirements for the filing of a proof of loss.

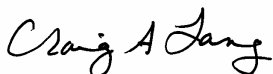
Furnishing to Us of a written proof of loss will be waived if:

- (a) We fail to furnish the proper forms for the filing of a written proof within 15 days after we receive the written notice of claim; and
- (b) We receive within the time required for the filing of a proof of loss written proof covering the occurrence, the character, and the extent of loss for which claim is made.

Other Insurance:

Only one policy of this type issued by the Farm Bureau Life Insurance Company to a County Farm Bureau shall apply.

FARM BUREAU LIFE INSURANCE COMPANY



President



Secretary