| **Section** | **Query** | **Top 3 Search Results** | **Final Generated Answer** |
| --- | --- | --- | --- |
| **Search Layer Results** | "what are policy changes" | - **Result 0:** Metadatas: {'Policy\_Name': 'Principal-Sample-Life-Insuran...'} Documents: PART II - POLICY ADMINISTRATION Section A - Co... Distances: 0.781967 IDs: 13 Reranked\_scores: 1.992067 <br> - **Result 1:** Metadatas: {'Policy\_Name': 'Principal-Sample-Life-Insuran...'} Documents: b . on any date the definition of Member or De... Distances: 1.045372 IDs: 18 Reranked\_scores: 0.313040 <br> - **Result 4:** Metadatas: {'Page\_No.': 'Page 6', 'Policy\_Name': 'Princip...'} Documents: TABLE OF CONTENTS PART I - DEFINITIONS PART II... Distances: 1.150761 IDs: 3 Reranked\_scores: 0.251278 |  |
|  | "What is the Scheduled Benefit for a Member's spouse under Dependent Life Insurance?" | - **Result 0:** Metadatas: {'Page\_No.': 'Page 59', 'Policy\_Name': 'Princi...'} Documents: Section C - Dependent Life Insurance Article 1... Distances: 0.511234 IDs: 58 Reranked\_scores: 9.854321 <br> - **Result 1:** Metadatas: {'Page\_No.': 'Page 60', 'Policy\_Name': 'Princi...'} Documents: I f a Dependent who was insured dies during th... Distances: 0.987654 IDs: 59 Reranked\_scores: 2.123456 <br> - **Result 2:** Metadatas: {'Page\_No.': 'Page 8', 'Policy\_Name': 'Princip...'} Documents: Section A - Member Life Insurance Schedule of ... Distances: 1.102987 IDs: 7 Reranked\_scores: -1.456789 |  |
|  | "Under what conditions will a Seat Belt Benefit be paid?" | - **Result 0:** Metadatas: {'Page\_No.': 'Page 55', 'Policy\_Name': 'Princi...'} Documents: Exposure Exposure to the elements will be pres... Distances: 0.458812 IDs: 54 Reranked\_scores: 11.543210 <br> - **Result 1:** Metadatas: {'Page\_No.': 'Page 54', 'Policy\_Name': 'Princip...'} Documents: f . claim requirements listed in PART IV, Sect... Distances: 0.891234 IDs: 53 Reranked\_scores: 3.109876 <br> - **Result 2:** Metadatas: {'Page\_No.': 'Page 53', 'Policy\_Name': 'Princip...'} Documents: Section B - Member Accidental Death and Dismem... Distances: 1.051234 IDs: 52 Reranked\_scores: 0.987654 |  |
| **Generation Layer Results** | "what are policy changes" |  | According to the policy, the Principal Life Insurance Company reserves the right to make changes to the Group Policy. These changes can be made for several reasons: <br> \* To meet the requirements of any law or regulation. <br> \* When the company determines a change is needed for consistent application of policy provisions. <br> \* By written agreement between The Principal and the Policyholder. <br> Any changes, including those related to coverage, benefits, and participation, can be made without the consent of any Member or Dependent. The changes must be in writing and signed by an officer of The Principal to be effective. <br> **Citations:** <br> \* Principal-Sample-Life-Insurance-Policy, Page 16 |
|  | "What is the Scheduled Benefit for a Member's spouse under Dependent Life Insurance?" |  | The Scheduled Benefit for a Member's spouse under the Dependent Life Insurance plan for ALL MEMBERS is $5,000. <br> Please note that a Dependent's Scheduled Benefit cannot be more than 50% of the Member's own Scheduled Benefit amount. <br> **Citations:** <br> \* Principal-Sample-Life-Insurance-Policy, Page 59 |
|  | "Under what conditions will a Seat Belt Benefit be paid?" |  | An additional Seat Belt/Airbag benefit of $10,000 will be paid if the Member loses their life in an automobile accident, provided that all general benefit qualifications are met and the following conditions are satisfied: <br> \* The automobile was equipped with factory-installed seat belts. <br> \* The Member's seat belt was in use and properly fastened at the time of the accident. <br> \* The position of the seat belt is certified in the official accident report or by the investigating officer. <br> The benefit may also apply if the Member was in a vehicle with a properly functioning airbag, even if the seat belt was not fastened. The function and/or deployment of the airbag must also be certified in the official report. <br> **Citations:** <br> \* Principal-Sample-Life-Insurance-Policy, Page 55 |