

## Assurity Accident Expense+ Plan (24 Hour Accident Plan)

**Effective Date: July 1, 2009**

***Can you remember the last time you planned to get hurt? Many believe “it won’t happen” to them, but statistics tell a different story. What is your plan if you get hurt?***

Accidents happen... Not just to people in cars or on slippery sidewalks — but to cooks in the kitchen, weekend athletes, do-it-yourselfers on ladders, and kids with footballs and bikes. Some injuries can be handled with a bandage and an ice pack, but one out of 12 people sought medical attention for an injury in 2004.†

You’re careful... Seatbelts, air bags, car seats, bike helmets and shin guards provide a level of protection for you and your family. You follow safety procedures at work. But, unfortunately, accidents can still result in injuries and unexpected expenses regardless of your precautions.

Disabling Injuries 2004 †

On-the-job           1 every 9 seconds

Off-the-job           1 every 5 seconds

At home 1 every 4 seconds

Costs are crippling... Recovering from an injury is tough enough, but out-of-pocket expenses for the emergency room, ambulance, hospital stay and doctors’ bills can cause a separate financial crisis. And, remember, while you’re laid-up — your monthly bills and expenses don’t stop!

The Accident Expense+ Policy solution... Assurity at Work, through Assurity Life Insurance Company, offers you the opportunity to protect your family and yourself from the cost of accidental injuries with the Accident Expense+ Policy. This plan pays you a fixed cash benefit for medical treatments associated with a covered accident. The benefits are paid regardless of any other insurance coverage.‡ Here’s the great news — you can extend this affordable protection to cover your spouse and children. This policy’s cash benefits will be handy for your child’s next trip to the emergency room for a playground or sports related injury.

Accident Expense+ Benefit Highlights...

- Accidental Death
- Accidental Death on –  
Common Carrier (plane bus, train, etc.)
- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care Unit
- Major Diagnostic Exams,
- Physician’s Office and Urgent  
Care

† National Safety Council Injury Facts 2006.

‡ Assurity at Work offers two Accident Expense+ policies.

Your employer may choose to offer the 24-hour coverage or the off-the-job

**Also included:** Benefits for ambulance, emergency room, burns, dislocations, fractures, dismemberment, skin grafts, unintentional gunshot wounds, emergency dental work, eye injuries, prosthetic devices, medical appliances, blood products, ruptured disc surgery, rotator cuff surgery, abdominal or thoracic surgery, exploratory surgery, lodging and transportation.

**BENEFIT OPTION**

24-hour coverage (Form W A200)

**BENEFIT AMOUNT**

One-unit and two-unit plans are available.

**RATE STRUCTURE**

- Employee, Employee/Spouses, Employee/Child, Family
- One age band
- Unisex, Unismoke

**ISSUE AGE**

- 18 through 69 (using Age Last Birthday as of policy issue date)
- Up to 19 for dependent children, or 25 if a full-time student in an accredited school

**ELIGIBILITY**

Coverage is available for the employee, spouse and dependent children. Eligible employees must be actively at work, performing all duties of their primary occupation for the last 90 days to apply for coverage and be employed at their current employer for at least 30 days. Some industries require a longer period.

New hires must be actively at work, working 30 hours or more per week for the last 30 days, unless the writing period is longer for that industry.

**RENEWABILITY**

Policy is guaranteed renewable (GR) for life.

**EXCLUSIONS**

We will not pay benefits for losses caused by or as the result of any insured person(s):

- operating, learning to operate or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting or any similar activities;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;

- who has any sickness or condition caused by a sickness independent of the covered accident, including physical or mental infirmity. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by any injury;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or auxiliary units, including the National Guard or Army Reserve;
- suffering from mental or nervous disorders;
- being addicted to drugs or suffering from alcoholism (N/A in Georgia);
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a physician that are misused (N/A in Georgia);
- receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area for which the loss or cause of loss was incurred (N/A in Georgia);
- who is a dependent child and receives injuries during birth;
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having dental treatment except as the result of an injury;
- having a hernia;
- participating in or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- driving any taxi for wages, compensation or profit (N/A in Georgia);
- engaging in an illegal activity or occupation;
- self-inflicting an injury intentionally;
- committing or attempting to commit suicide, while sane or insane; or
- traveling outside the U.S., except for those injuries that require emergency care in a hospital.

For NC residents: “READ YOUR POLICY CAREFULLY. THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health insurance for People with Medicare, which is available from Assurity.”

## Benefits - paid once per accident

Benefit	Terms/Conditions/Limits	One-Unit Plan	Two-Unit Plan
<b>Accidental death</b>	Within 90 days of accident	\$25,000 employee \$10,000 spouse \$5,000 child	\$50,000 employee \$20,000 spouse \$10,000 child
<b>Accidental death on common carrier</b> (commercial airplane, bus, train, etc.)	Within 90 days of accident, not paid in addition to death benefit	\$50,000 employee \$20,000 spouse \$10,000 child	\$100,000 employee \$40,000 spouse \$20,000 child
<b>Ambulance</b>			
Air	To or from hospital or between medical facilities within 48 hours of accident	\$500 any insured	\$500 any insured
Ground	To or from hospital or between medical facilities within 90 days of accident	\$100 any insured	\$100 any insured
<b>Appliances</b>	As an aid in personal locomotion or mobility prescribed within 90 days of accident	\$100 any insured	\$100 any insured
<b>Blood/Plasma/Platelets</b>	For transfusion administration, cross matching, typing, and processing within 90 days of the accident	\$300 employee \$200 spouse/child	\$300 employee \$200 spouse/child
<b>Burns</b>	Within 72 hours of accident		
2nd degree burns on at least 36% of body		\$375 employee \$150 spouse/child	\$750 employee \$300 spouse/child
3rd degree burns on at least 1-19% of body		\$750 employee \$300 spouse/child	\$1,500 employee \$600 spouse/child
3rd degree burns on at least 20% of body		\$5,000 employee \$2,000 spouse/child	\$10,000 employee \$4,000 spouse/child
Skin graft for burn		25% of the applicable burn benefit	25% of the applicable burn benefit

## Benefits - paid once per accident (continued)

Benefit	Terms/Conditions/Limits	One-Unit Plan		Two-Unit Plan	
<b>Dislocations</b>		Any Insured		Any Insured	
Hip	Requiring correction with anesthesia, diagnosed by a physician within 90 days of accident	Closed reduction \$1,000	Open reduction \$2,000	Closed reduction \$2,000	Open reduction \$4,000
Knee (except patella)	Reduction without anesthesia paid at 25% of the closed reduction benefit	\$500	\$1,000	\$1,000	\$2,000
Ankle or bones of the foot, (other than toes)	Incomplete dislocations paid at 25% of the closed reduction benefit	\$400	\$800	\$800	\$1,600
Collarbone (Sternoclavicular)		\$250	\$500	\$500	\$1,000
Collarbone (Acromioclavicular)		\$50	\$100	\$100	\$200
one toe, or finger					
Lower jaw, shoulder, elbow, wrist, bones of hand (other than fingers)		\$150	\$300	\$300	\$600
<b>Dismemberment</b>	Within 90 days of accident				
Both hands, both feet, sight in both eyes, or any combination of two or more hands, feet, and/or eyes		\$15,000 employee \$10,000 spouse/child		\$30,000 employee \$20,000 spouse/child	
One hand, one foot, or sight of one eye		\$7,500 employee \$5,000 spouse/child		\$15,000 employee \$10,000 spouse/child	
Two or more fingers or toes		\$1,500 employee \$1,000 spouse/child		\$3,000 employee \$2,000 spouse/child	
One finger or toe		\$750 employee \$500 spouse/child		\$1,500 employee \$1,000 spouse/child	
<b>Emergency dental work</b>	Paid once per accident, regardless of the number of teeth involved				
Any and all broken teeth repaired with crown		\$150 any insured		\$200 any insured	
Any and all broken teeth resulting in extractions		\$50 any insured		\$100 any insured	
<b>Emergency room</b>	Treatment within 72 hours of accident	\$200 any insured		\$200 any insured	

**Benefits** - paid once per accident (continued)

Benefit	Terms/Conditions/Limits	One-Unit Plan		Two-Unit Plan	
<b>Eye Injury</b>	Requiring surgery or removal of a foreign object within 90 days of accident	\$200 any insured		\$200 any insured	
<b>Fractures</b>	Requiring surgical or non-surgical realignment by a physician with 90 days of the accident	Any Insured		Any Insured	
		Closed reduction	Open reduction	Closed reduction	Open reduction
Skull (depressed)		\$1,250	\$2,500	\$2,500	\$5,000
Skull (non-depressed)		\$500	\$1,000	\$1,000	\$2,000
Hip, thigh		\$750	\$1,500	\$1,500	\$3,000
Vertebrae (excluding vertebral process), pelvis, leg, (tibia and/or fibula)		\$400	\$800	\$800	\$1,600
Vertebral process		\$150	\$300	\$300	\$600
Bones of face or nose, upper jaw (maxilla) upper arm (humerus)		\$175	\$350	\$350	\$700
Lower jaw (mandible), shoulder blade (scapula), collar bone (clavicle, sternum), forearm (radius and/or ulna), hand, wrist (except fingers), kneecap (patella), foot (except toes), ankle		\$150	\$300	\$300	\$600
Rib		\$125	\$250	\$250	\$500
Coccyx		\$100	\$200	\$200	\$400
Finger, toe		\$25	\$50	\$50	\$100
<b>Gunshot wound (unintentional)</b>	Requiring hospital confinement within 24 hours and surgery within 72 hours for one or more wounds	\$500 any insured		\$1,000 any insured	
<b>Hospital Admission</b>	Within 180 days of accident - not included: treatment in emergency room, outpatient facility or observation unit for less than 20 hours	\$500 any insured		\$1,000 any insured	

**Benefits** - paid once per accident (continued)

<b>Benefit</b>	<b>Terms/Conditions/Limits</b>	<b>One-Unit Plan</b>	<b>Two-Unit Plan</b>
<b>Hospital Confinement</b>	Within 180 days of accident - not paid concurrent with benefits for intensive care. Does not provide benefits for emergency room, outpatient facility, or observation unit for less than 20 hours.	\$100 per day for up to 90 days, any insured	\$200 per day for up to 90 days, any insured
<b>Hospital ICU Confinement</b>	Within 30 days of accident -if patient is in ICU for more than 15 days, the hospital confinement benefit begins on the 16th day	\$200 per day for up to 15 days, any insured	\$400 per day for up to 15 days, any insured
<b>Knee cartilage - torn</b>	Treatment within 60 days of accident, and surgery, if required, within 180 days of accident		
Arthroscopic surgery without repair or debridement		\$100 any insured	\$200 any insured
Surgical repair		\$500 any insured	\$1000 any insured
<b>Laceration</b>	Repaired within 72 hours of accident with stitches, staples, or glue		
Total of all lacerations less than 3 inches (7.6 cm)		\$50 any insured	\$100 any insured
Total of all lacerations 3 - 5 inches (7.6 cm to 12.5 cm)		\$200 any insured	\$400 any insured
Total of all lacerations 5+ inches (12.5 cm)		\$400 any insured	\$800 any insured
<b>Lodging</b>	For companion to accompany insured during hospital confinement more than 100 miles from home - 30 day max	\$100 per day - any insured	\$100 per day - any insured
<b>Major diagnostic exams</b>	Angiograms, CT Scan, CTA Scan, MRI, MRA, EEG	\$100 per year, any insured	\$200 per year, any insured
<b>Physicians office or urgent care</b>	Within 60 days of accident - initial treatment in physician's office or urgent care facility	\$50 any insured	\$50 any insured

**Benefits** - paid once per accident (continued)

Benefit	Terms/Conditions/Limits	One-Unit Plan	Two-Unit Plan
<p><b>Prosthetic device/Artificial limb</b></p> <p>One prosthetic device or artificial limb</p> <p>More than one prosthetic device or artificial limb</p>	<p>Does not include hearing aids, dental aids including false teeth, eye glasses, cosmetic prosthesis such as wigs, joint replacement such as an artificial hip or knee</p>	<p>\$500 any insured</p> <p>\$1,000 any insured</p>	<p>\$500 any insured</p> <p>\$1,000 any insured</p>
<p><b>Ruptured disc</b></p>	<p>Treatment within 60 days and surgery within one year of accident</p>	<p>\$400 any insured</p>	<p>\$400 any insured</p>
<p><b>Surgery</b></p> <p>Open abdominal/thoracic surgery to repair injuries</p> <p>Open abdominal/thoracic exploratory surgery without repair</p> <p>Exploratory or other surgery without repair</p>	<p>Within 72 hours of accident - does not cover hernia repair</p>	<p>\$1,000 any insured</p> <p>\$100 any insured</p> <p>\$100 any insured</p>	<p>\$1,000 any insured</p> <p>\$100 any insured</p> <p>\$100 any insured</p>
<p><b>Tendon/ligament/rotator cuff</b></p> <p>Repair of tendon, ligament or rotator cuff</p> <p>Exploratory surgery without repair</p>	<p>Surgical repair of any and all torn, ruptured, or severed tendons, ligaments, or rotator cuffs within 90 days of accident</p>	<p>\$500 any insured</p> <p>\$100 any insured</p>	<p>\$500 any insured</p> <p>\$100 any insured</p>
<p><b>Transportation</b></p>	<p>Transportation for insured if traveling 100 miles or more round trip from home for medical treatment - maximum 3 trips per accident</p>	<p>\$300 any insured</p>	<p>\$300 any insured</p>

## SEMI-MONTHLY RATES

	<u>One Unit Plan</u>	<u>Two Unit Plan</u>
Employee	\$7.02	\$8.66
Employee & Spouse	\$12.42	\$15.47
Employee & Child	\$10.77	\$13.49
Family	\$16.84	\$21.19

**Accident Claims:** You may file a claim for accidents by completing an Assurity Accident Claim Form. Please make sure to include all pertinent information as stated on the form. You can obtain a claim form by contacting Assurity, or by downloading one from [www.markiiibrokerage.com/polkcourtnc](http://www.markiiibrokerage.com/polkcourtnc). Should you have any questions on how to file or submit a claim, or regarding the Assurity Accident Plan, please call **(888) 358-8808, ext. 23**.

**Assurity Life Insurance Company**  
PO Box 80926  
Lincoln, NE, 68501-0926

**Assurity Customer Service: (866) 289-7337**  
**To Fax in a Claim/ Toll Free: (800) 869-0368**

*This policy is underwritten by Assurity Life Insurance Company. For specific details, please review the policy or contact your insurance representative or Assurity Life Insurance Company. This policy's availability — along with its rates, benefits and provisions — may vary by state and are subject to state approval.*

Policy Form #'s WA 200



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