

**ACCIDENT
PROTECTOR**



Accident Protector

An insurance policy designed to pay cash benefits directly to you for hospital confinement, emergency room treatment, recovery following hospital confinement and more, due to accidental injury.



Have you or a family member ever had an accident and:

- ∞ Been admitted to the hospital?
- ∞ Needed outpatient surgery?
- ∞ Visited the emergency room?
- ∞ Fractured a bone?
- ∞ Suffered a concussion?
- ∞ Undergone physical therapy?
- ∞ Used crutches?

Whether you've answered "YES" or "NO", if any of these happen from now on, we may be able to help.



Features and Benefits

Accident Protector provides individual coverage.
Here’s how it works.

KEY FEATURES FOR ACCIDENTAL INJURY	CHOICE
Hospital Confinement (starting with the first day and for up to your lifetime)	\$150 per day
Intensive Care (Paid in addition to the Hospital Confinement benefit)	\$1,000 per day
Emergency Room Visit (within 48 hours of injury)	\$150
Physician’s Care (within 90 days of accidental injury)	\$100 per accident
Recovery Following Outpatient Surgery*	\$1,500 a month
Recovery following hospital confinement** (minimum of 10 days, up to two times the number of days as hospitalized)	\$150 per day

Note: All benefits shown are “per accident” unless otherwise indicated.
Hospital is an institution located within the United States or Canada; it does not include a nursing home or convalescent home.

* Total disability must begin within 30 days following outpatient surgery performed within 90 days of the accident. Payable for up to 6 months of Total Disability
** Following hospital confinement, while you recover at home and are continuously Totally Disabled.

Accidents Happen

**We provide cash benefits in almost any kind of accident.
For example:**

- ∞ Driving or riding in any automobile, truck, cab or farm equipment
- ∞ Driving or riding motorcycles, bicycles, and other recreational vehicles
- ∞ Being struck as a pedestrian
- ∞ Flying as a fare-paying passenger in a commercial aircraft
- ∞ Being injured or hurt as a victim of a burglary or assault
- ∞ Injuries suffered as a result of recreational activities like hunting, fishing, and swimming

**In 2021, 62 million
people – about 1 out
of 5 – sought medical
attention for non-fatal
injuries alone.¹**

62
MILLION

Note: The scenarios described here are hypothetical and are offered solely to illustrate the types of situations that may result in claims. The precise coverage afforded by us is subject to the terms and conditions of the policy as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

¹ National Safety Council, Injury Facts®, 2021 Edition.

And There’s More

In addition to the benefits already mentioned, you can choose to add an Accidental Death and Dismemberment Rider to your Accident Protector policy. For accidental loss of life or dismemberment that occurs within 180 days of the accident, we pay you, or your beneficiary:

FEATURES FOR ACCIDENT	CHOICE
Accidental Death & Dismemberment	
Accidental Loss of Life or Multiple Limbs or Sight in Both Eyes	\$50,000
Loss of One Limb or Sight in One Eye	\$25,000

Note: All benefits shown are “per accident” unless otherwise indicated.

Exclusions and Limitations

We have just told you what this policy will cover.
However, it is important that you know what it does not cover.



The Accident Policy does not provide benefits for loss caused by:

The Accident Policy does not provide benefits for loss caused by any sickness or disease.

The Optional Accidental Death and Dismemberment Rider pays only for loss that occurs within 180 days of the accident that caused the loss. Only one benefit per accident, whichever is greater, will be paid for each covered person.

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.

IMPORTANT: If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Here are ways Accident Protector will work for you and your family:

- ∞ Coverage begins immediately upon issue. No waiting period.
- ∞ Benefits are paid in addition to all other private insurance. And are paid directly to you, or to whomever you choose.
- ∞ Peace of mind. You are protected 24 hours a day, every day of the year, both on and off the job.
- ∞ No claims penalty. There is no reduction in benefits because of number of claims incurred.
- ∞ You are the owner of this policy. This means you can keep this coverage even if you change employers.
- ∞ The service, strength and security of Combined Insurance. Making it easy for our customers to prepare for the unexpected.

We pay cash benefits directly to you.





IMPORTANT This presentation contains a brief description of Accident Only Policy (Form Series 10205) and Accidental Death and Dismemberment Rider (Form Series 10206). See the policy for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

STATE	POLICY #
FL	Form No. 10205-FL-314 Form No. 10206-FL