



Accident Protector

Combined Insurance's Accident Protector — a Good Decision

This accident coverage provides cash benefits to help you and your loved ones when needed most.

Protection That Works for You

The Accident Protector covers you on or off the job, 24 hours a day, every day of the year. You are the owner of this policy - even if you change employers you can keep your coverage without interruption. Claims are payable to you and are paid in addition to any other insurance you might have.

Every 10 minutes, 1180 people in the United States will suffer an injury severe enough to require doctor or medical professional attention.¹



Specified Indemnity Benefits Payable for a Covered Accident

	CHOICE
Hospital Confinement (within 90 days of injury)	\$150 per day
Intensive Care	\$5,000 per accident
Ground Ambulance (within 72 hours of injury)	\$100
Air Ambulance (within 72 hours of injury)	\$500
Blood and Blood Plasma	\$150
Transportation (maximum 3 trips, more than 100 miles from home)	\$300 per trip
Family Lodging (maximum lifetime benefit of \$3,000)	\$100 per day
Recovery Following Hospital Confinement (payable up to the number of days hospitalized)	\$100 per day
Emergency Room Visit** (within 72 hours of injury)	\$100
Emergency Room Follow-up Treatment	\$25 per treatment (up to 4 treatments)
Urgent Care Visit** (within 30 days of injury)	\$100
Appliances	\$100
Minor Outpatient Surgery**	\$250
Major Outpatient Surgery**	\$1,000
Concussion (within 90 days of injury)	\$100
Physical therapy	\$25 per session (maximum 10 sessions)
Major and Minor Fractures**	Minor \$250, Major \$1,000
Health screening test or procedure (payable once per year, per insured)	\$50
Accidental Loss of Life and Dismemberment – Any Accident	
Loss of One Limb or Sight in One Eye	Insured \$10,000, Spouse \$5,000, Child \$2,500
Loss of Life or Multiple Limbs or Sight in Both Eyes	Insured \$25,000, Spouse \$10,000, Child \$5,000
Accidental Loss of Life – Common Carrier	Insured \$100,000, Spouse \$100,000, Child \$50,000



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Limitations and Exclusions

Accident Policy Coverage Exclusions

Benefits will not be payable if a loss is directly caused by or results from any sickness or disease, or a covered person's:

1. Suicide or attempted suicide, or intentionally self-inflicted injury;
2. Committing or attempting to commit a felony;
3. Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
4. War or any act of war, declared or undeclared, or serving in any armed forces or units auxiliary thereto; or
5. Aviation other than as a fare-paying passenger or charter flight operated by a scheduled airline.

Accidental Death/Dismemberment Benefit* (AD&D)

This benefit is payable if a covered person sustains an injury, which within 180 days from the date of the accident that caused the injury, is the sole cause of loss of life, limbs, or sight.

The "**Common Carrier**" benefit is only payable if a covered person sustains an injury, which within 180 days from the date of the accident that caused the injury, is the sole cause of death and occurred while riding as a fare-paying passenger on a common carrier.

* Only one benefit amount will be paid for multiple losses resulting from the same accident.

Hospital means a short-term, acute, general hospital which:

- (1) is primarily engaged in providing, by or under the continuous supervision of Physicians, to inpatients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons;
- (2) has organized departments of medicine and major surgery;
- (3) has a requirement that every patient must be under the care of a Physician or dentist;
- (4) provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- (5) if located in New York State, has in effect a hospitalization review plan applicable to all patients which meets at least the standards set forth in section 1861(k) of United States Public Law 89-97 (42 USCA 1395x[k]);
- (6) is duly licensed by the agency responsible for licensing such hospitals; and
- (7) is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

A minor outpatient surgery is performed in a clinic, doctor's office or emergency care facility. A major outpatient surgery is performed in an ambulatory surgical center or in a hospital operating room.

A minor fracture means the breaking of the nose, teeth, fingers, thumbs or toes. A major fracture means the breaking of any other bone of the body.

*All benefits shown are "per accident" unless otherwise noted.

**Child benefit paid at 50% of amount shown.

¹National Safety Council, Injury Facts, 2021 Edition.

This Is Very 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.

Important Notice

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

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

Hospital does not include a nursing home or convalescent care facility, whether such facility is independent or associated with a Hospital.

This document contains a brief description of policy Form No. series 44028-315 and Urgent Care Rider Form No. series 40100. This policy provides ACCIDENT insurance only and does not pay benefits for loss from sickness. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which Combined Insurance expects to return as benefits, when averaged over all people with this policy. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.