



PRESIDENTIAL LIFE
INSURANCE



ACCIDENT POLICY

Protect Yourself Against the Unexpected

MORE INFO
RobinsGroupLLC.com

CALL US
214-907-5346



Accidents can happen anytime, and the resulting medical expenses can be overwhelming. With Presidential Life Accident Insurance, you are equipped with a financial safety net that ensures you and your loved ones are covered when it matters most. Foundations Accident Insurance offers a robust plan that provides coverage for individuals aged 18 to 74, with the option to include your spouse and dependents. Our low plan benefits are designed to help manage the costs of accident-related injuries, ensuring you can focus on recovery without financial stress.

Accident Injuries and Treatments Benefits

Accident Emergency Initial Treatment Doctor Visit	\$100
Accident Follow-Up Treatment	\$75
Accident First Occurrence	\$100
Emergency Room Treatment	\$250
Accidental Death	\$25,000
Common Carrier	\$50,000
Ambulance- Air	\$2,000
Ambulance- Ground or Water	\$200
Ambulatory Surgical Center	\$1,000
Anesthesia	15%
Animal Bite- Anti-Venom Shot	\$75
Animal Bite- Rabies Vaccine Regimen	\$75
Animal Bite- Tetanus Shot	\$75
Appliances- Minor	\$75
Appliances- Major	\$150
Assistant Surgeon	30%
Blood/Plasma/Platelets	\$300
Concussion/Mild TBI	\$725
Moderate/Severe TBI	\$3,000
Coccyx	\$750

Burn Benefits

Burn 2nd Degree- 0-10% Disfigurement	\$100
Burn 2nd Degree- 10-25% Disfigurement	\$200
Burn 2nd Degree- 25-35% Disfigurement	\$500
Burn 2nd Degree- 35-100% Disfigurement	\$1,000
Burn 3rd Degree- 0-10% Disfigurement	\$1,500
Burn 3rd Degree- 10-25% Disfigurement	\$1,500
Burn 3rd Degree- 25-35% Disfigurement	\$7,500
Burn 3rd Degree- 35-100% Disfigurement	\$10,000
Burn Skin Graft	30%

Laceration Benefits

Lacerations- Without stitches	\$50
Lacerations- Less than 2 inches	\$150
Lacerations- 2 inches to 6 inches	\$400
Lacerations- Greater than 6 inches	\$800

Fracture & Dislocation Benefits

Fractures- Hip / Thigh	\$6,000
Fractures- Skull Depressed	\$7,500



Fracture & Dislocation Benefits (cont.)

Fractures- Skull Simple	\$5,700
Fractures- Leg	\$3,300
Fractures- Lower Jaw	\$1,500
Fractures- Coccyx, Rib, Finger, or Toe	\$750
Fractures- Pelvis	\$3,300
Fractures- Foot, Ankle, or Kneecap	\$1,500
Fractures- Forearm or Hand	\$1,500
Fractures- Upper Arm or Upper Jaw	\$2,250
Fractures- Facial Bones (except teeth)	\$2,250
Fractures- Vertebral Processes	\$1,500
Fractures- Vertebrae	\$3,300
Fractures- Shoulder Blade or Collar Bone	\$1,500
Dislocations- Hip	\$6,000
Dislocations- Knee (except patella)	\$3,000
Dislocations- Lower Jaw	\$1,200
Dislocations- Wrist	\$1,800
Dislocations- Elbow	\$1,200
Dislocations- Shoulder	\$1,200
Dislocations- Hand	\$1,200
Dislocations- Finger or Toe	\$300
Dislocations- Foot or Ankle	\$2,400
Dismemberment- Double Loss	\$25,000
Dismemberment- Single Loss	\$12,500
Dismemberment- Loss of One or More Fingers or Toes	\$2,500
Dismemberment- Partial Amputation of Finger or Toe	\$1,250

Additional Benefits

Catastrophic Accident	\$25,000
Chiropractic Treatment and Alternative Therapy	\$25
Coma	\$12,500
Continuous Care	\$100
Emergency Dental Work- Crowns	\$400
Emergency Dental Work- Extractions	\$100
Family Care	\$25
Gunshot Wound	\$2,000
Knife Wound	50%
Hospital Admission	\$2,000
Hospital Confinement	\$400
Hospital Intensive Care Admission	\$3,000
Hospital Intensive Care	\$800
Emergency Room Observation	\$300
Inpatient Doctor Visit	\$200
Inpatient Pathologist/ Radiologist	\$300
Family Member Lodging	\$150
Major Diagnostic Exams	\$200
Medial Fees	\$125
Modification of Residence or Automobile	\$1,500
Organ Loss	\$10,000
Organized Sporting Activity	25%
Outpatient Advanced Studies	\$125
Outpatient Diagnostic X ray	N/A
Outpatient Lab	N/A



Additional Benefits (cont.)

Outpatient Prescription Drugs	\$40
Pain Management	\$100
Paralysis- Paraplegia	N/A
Paralysis- Quadriplegia	\$15,000
Post Traumatic Stress Disorder	\$200
Prosthesis- Max 1	\$1,500
Prosthesis- Max 2	N/A
Recovery Benefit	\$100
Rehabilitation Admission	\$750
Rehabilitation Unit	\$150
Second Surgical Opinion	\$500
Service Dog	\$300
Exploratory Surgery	\$300
Hernia- First Year	\$100
Hernia- After First Year	\$400
Internal Injuries	\$1,500
Ruptured Disc- First Year	\$250
Ruptured Disc- After First Year	\$1,000
Tendons and Ligaments- Single	\$1,000
Tendons and Ligaments- Multiple	\$1,500
Torn Knee Cartilage- First Year	\$375
Torn Knee Cartilage- After First Year	\$1,500
Torn Rotator Cuff- Single	\$1,000
Torn Rotator Cuff- Multiple	\$1,500
Ear Injuries- First Year	\$100
Ear Injuries- After First Year	\$400

Eye Injuries- Surgery	\$500
Eye Injuries- Foreign Body	\$125
Physical, Occupational, Speech Therapy	\$50
Transportation- Plane	\$600
Transportation- Ground	\$300
Wellness- WP 0 days	\$45
Waiver of Premium- WP 90	Included

Included Benefits

Sports Package

A healthy pastime is good for the body but can also lead to injuries and unplanned expenses. If an injury is the result of participating in organized sports, the Sports Package increases your benefits by 25%.

Wellness and Preventative Care Benefit Rider

\$50, 1 time per year

Semi-Monthly Premium Rates

Employee Only	\$12.34
Employee & Spouse	\$22.80
Employee & Child(ren)	\$27.52
Family	\$40.57

PLIC_ACC-0623-TX provides Limited Benefits. The policy has specific terms and conditions relating to coverage, including limitations and exclusions.

Exclusions and Limitations

Accident Insurance

1. War – voluntarily participating in war, any act of war, declared or not, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the Insured is in such service.) War also includes civil participation in an active insurrection, riot and, civil commotion or state of belligerence. War does not include acts of terrorism.
2. Suicide – committing or attempting to commit suicide, while sane or insane.
3. Sickness – having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical Treatment or diagnostic procedures for such illness. This exclusion does not exclude an accidental death from a bacterial infection resulting from an Accidental Injury.
4. Self-Inflicted Injuries –injuring or attempting to injure oneself intentionally.
5. Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test in a professional or semi professional capacity.
6. Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a Doctor. Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.)
7. Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
8. Sports – participating in any organized sport –professional or semi-professional capacity for pay or profit.
9. Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a Covered Accident.
10. Driving – driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation, or profit.

At Presidential Life, we're here to help protect you, your family, and what really matters to you.

With Presidential Life Accident Insurance, you receive benefits directly, allowing you to supplement any existing coverage seamlessly. Prepare for the unexpected and secure your peace of mind today.

Please visit www.PLICVB.com or call us at 855-639-7542

Or e-mail us at info@plicvb.com