

ACCIDENT EXPENSE INSURANCE

Customized plans to help families after an accident.

This plan allows customers to choose both the value of the policy (\$5,000 -- \$25,000) and the deductible amount. Tailoring the policy to meet the individual needs of customers and their families offers even more financial security after a covered accident.

Who is covered

- › Individuals
- › Spouses
- › Children
- › Parents and spouses' parents (with optional Parent Rider)

Renewability

Guaranteed renewable to age 80*

Issue age

Birth - 74

Underwriting

Guaranteed issue (For base policy)

Benefit amounts

\$2,500 - \$25,000
(Calendar year maximum per covered person)

Deductibles

\$500 - \$1,000
(Family deductible is two times the individual deductible.)

Included in the policy

- › \$25,000 accidental death benefit (\$10,000 for children & parents)
- › \$500 - \$25,000 accidental dismemberment benefit (Schedule based on dismemberment type)

Rates

Discounted rates are available for individuals with a qualifying Cigna plan - Medical or Medicare supplement.

Available riders**

- › Parent benefit rider
- › Catastrophic accidental injury benefit rider
- › Critical illness benefit rider
- › Declining deductible benefit rider
- › Vehicular accidental injury cash benefit rider

Covered services

- › Ambulance transportation
- › Emergency care services
- › Drugs
- › Tests & x-rays
- › Surgery
- › Major diagnostic exams
- › Follow-up care services
- › Durable medical equipment
- › Prosthetic devices
- › Rehabilitative therapy

For complete details, refer to the brochure or outline of coverage.

Together, all the way.®



Insured by Loyal American Life Insurance Company

* Subject to the company's right to increase premiums on a class basis.

**May not be available in all states.

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