



Accident Indemnity

(Limited Accident Only Plan)



United National Life
Insurance Company of America

Accidents can happen to anyone, anywhere at anytime.

The cost of many accidents can cause tremendous hardship on a family. Not just the medical expenses associated with the trauma, but all of the non medical expenses and losses that go along with accidents including time away from work, for both you and your family. Who will take care of the household while you are confined to a hospital? Essentials of everyday life such as;

- Food
- Mortgage or rent
- Utilities
- Child care
- Transportation
- Deductibles
- Clothing

In many cases, non medical expenses can be greater than a family's income, and therefore most people are not able to pay the expenses not covered by other insurance.

Accident Facts

On average, there are 11 accidental deaths and 2,210 disabling injuries per hour.⁽¹⁾

Each year, approximately 1 in 4 people see a doctor for an injury.⁽²⁾

- Over 2.6 million people are hospitalized with an average stay of five days at a cost of \$19,700.
- 34 million go to emergency rooms annually.
- Physicians see over 87 million people per year.

Most injuries happen off the job.⁽²⁾

- Over 60% of injuries happen off the job with half of those at home.
- Nearly 90% of accidental deaths happen away from work.

Accidents are the leading cause of death among people under age 33.⁽¹⁾

Over 67% of financial losses due to accidents are indirect and medical costs.⁽¹⁾

The economic impact of fatal and nonfatal unintentional injuries amounted to \$574.8 billion in 2004, with \$298.4 billion being from wage and productivity loss.⁽²⁾

⁽¹⁾ Injury Facts 1999 Edition, National Safety Council

⁽²⁾ Injury Facts 2005–2006 Edition, National Safety Council

This is why we created this accident policy. It will provide you with additional money to help pay for the ongoing necessities of life. This policy will pay for specific occurrences such as going to the emergency room, a doctor visit due to an accident or even outpatient surgery. You can rest assured that as life goes on while you are recovering; UNL will pay money directly to you, unless you assign it, in a pre determined amount depending on what treatment you need.

Covered Benefits include

- Hospital Confinement
- Hospital Confinement Recovery
- Intensive Care
- Outpatient Surgery
- Bone Fracture or Break
- Laceration
- Ambulance
- Emergency Room
- Doctor Visits
- Accidental Death & Dismemberment

Policy Features

- **Automatic Benefit Increase:** After the 1st year all benefits will increase by 5% per year for 5 years until they reach 125% of your original benefit level.
- These benefits are paid **directly to you** and **in addition** to any other insurance you may have.
- Your coverage is **guaranteed renewable** for life. Only you can cancel it.
- Your premium **will not increase** with age.
- Your premiums **will not increase** due to your health. Your rates can only be increased if they are increased for everyone with the same plan in your state.
- Full benefits are payable until age 80 at which time benefits will be reduced by 50% .



EXCLUSIONS

This Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat an Injury;
 - Are determined to be Experimental/Investigational in nature;
 - Are received without charge or legal obligation to pay;
- Intentionally self-inflicted Injury, violating or attempting to violate any duly enacted law.
- Injury by acts of war, whether declared or not.
- Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline.
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Treatment of Sickness, disease or infections including degenerative joint disease and/or non-traumatic arthritis, except pyogenic infections or bacterial infections which result from the accidental ingestion of contaminated substances.
- Suicide or attempted suicide while sane; or self-destruction or an attempt to self-destroy while insane.
- Injury sustained while committing or attempting to commit a felony. (In TX – Loss to which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which the contributing cause was the Covered Person's being engaged in an illegal occupation.)
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered on the advice of a Doctor. (In TX – Loss sustained or contracted in consequence of the Covered Person's being legally intoxicated as defined by the laws of the state in which the injury occurs; or being under the influence of any narcotic unless the narcotic is administered on the advice of a doctor.)
- Loss caused by or resulting from any Injury to the spine, or the cervical, thoracic spinal, dorsal, sacro-iliac, or lumbar regions unless loss begins not less than 6 months after the Covered Person's effective date of coverage
- Repetitive motion Injuries, Strains, all types of hernia, tendinitis, bursitis and heat exhaustion not related to a specific Injury.
- Loss resulting from testing cars/trucks on any racetrack or speedway.
- Injury sustained while taking part in any of the following activities: competing in motor sport or water sport races or competitions; spelunking (exploring caves); scaling up or down cliffs or mountain walls; practice for or participation in a rodeo; flying in an ultra light, hang gliding, parachuting, bungee cord jumping.
- Injuries incurred outside of the United States or its possessions, unless such loss is incurred while the Covered Person is on a trip of not more than 60 days.

Please refer to the Insert included with this brochure for Benefit Description, Benefit Amounts and Premiums applicable to the Plan selected by you.

This brochure is designed as a marketing aid and is not to be construed as a contract for Accident insurance. It provides a brief description of the important features of policy form U0960. Please refer to the Outline of Coverage for description of benefits and more details of this supplemental insurance product.