

LIBERTY NATIONAL'S Accident Protector Max

Individual • Two Parent Family • Single Parent Family Coverage

Accidents happen anytime, anyplace, 24 hours a day. You need around-the-clock protection. You need the **Accident Protector Max**.

THE PROBLEM:

- An accidental death occurs every four minutes in the United States.
- Accidents are the leading cause of death for individuals 1 to 44 years of age.
- Accidental death and injury cost victims in the United States an estimated \$693.5 billion in 2009.
- An estimated 128,200 Americans were killed in accidents in 2009.

Source: National Safety Council, *Injury Facts*, 2011 Edition



THE SOLUTION: Liberty National's Accident Protector Max

- Accidental death and dismemberment benefits.
- On- and off-the-job protection.
- Guaranteed Renewable to age 65.
- Benefits paid directly to you unless you direct otherwise in writing*.
- Initial and daily hospital benefits.
- Intensive care unit benefit.
- Emergency treatment benefit.
- Coverage for dislocations and fractures.
- Ambulance benefit.
- Transportation benefit.
- Blood and plasma benefit.
- Waiver of premiums for extended confinement.
- Pays in addition to workers' compensation.



Liberty National
Life Insurance Company
Since 1900



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www.libertynational.com

The policy is designed to provide coverage for certain losses resulting from a covered accident only, subject to any limitations contained in the policy. Coverage is not provided for any loss resulting wholly or partially from sickness.

LIBERTY NATIONAL'S

Accident Protector Max

Individual, Two Parent Family, and Single Parent Family Plans

(With Reduced Benefits For Spouse And Each Child)

For		WE PAY for death of or loss involving:		
		INSURED	SPOUSE <i>if applicable</i>	EACH CHILD* <i>if applicable</i>
Accidental Death	If death is accidental;	\$25,000	\$10,000	\$1,000
	<u>Or</u> if death by automobile accident;	\$50,000	\$20,000	\$2,000
	<u>Or</u> if death by travel accident.	\$250,000	\$100,000	\$4,000
Dismemberment	For loss of eyesight	\$20,000	\$20,000	\$2,000
	For loss of one limb	\$10,000	\$10,000	\$1,000
	For loss of two or more limbs	\$20,000	\$20,000	\$2,000

* No benefit for accidental death and dismemberment will be payable for a covered child less than 1 year old.

Also, for	We Pay	
Emergency Treatment	Actual expenses up to a maximum amount of \$1,000 based on two units of coverage. Treatment must be received within 48 hours of the injury.	
Initial Hospitalization Benefit	Lump sum benefit after the first 24 hours of hospital confinement as a result of accidental bodily injury (<i>payable one time per covered person per calendar year</i>).	
Daily Hospital Confinement	If policy has been in force at date of the accident: Less than one year One year but less than two years Two years but less than three years Three years or more	<i>Daily Hospital Benefit is payable for a maximum of 26 weeks of hospital confinement due to any one accident.</i>
Intensive Care Unit Confinement	Two times the Daily Hospital Benefit up to a maximum of 30 days. This is paid in addition to the Daily Hospital Benefit.	
Specified Injuries	\$200 maximum. See policy for details on specific injuries.	
Blood and Plasma	If whole blood or blood components are administered during the hospital confinement resulting from accidental bodily injury (benefit payable one time per accident).	
Ambulance	If an ambulance or air ambulance is used for transportation to an emergency center or hospital within 100 miles of an accident that results in bodily injury (Benefit is payable one time per accident).	
Transportation	We will pay a benefit for transportation to and from any hospital located more than 100 miles from the site of the accident or the residence of a covered person for special treatment and hospital confinement as the result of accidental bodily injury. (This benefit is payable one time per accident and is payable only if your attending physician prescribes treatment not locally available).	
Waiver of Premium	If you have received benefits for continuous hospital confinement for 30 days or more, we will waive the payment of each premium that becomes due while hospital benefits continue to be paid.	

This is a brief description of Liberty National's Accident Protector Max policy, Form HAJ, HAK, HAL. Please refer to the policy for full details, including exceptions and limitations for payments and benefits. Benefits vary by state.

In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution. If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions, and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance, or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.

EXCEPTIONS The policy does not cover death, injury, or other loss caused or contributed to by: (1) any disease, illness or infirmity, or medical or surgical treatment therefor; (2) participation in an assault, felony, riot, or insurrection; (3) mental or emotional disorders; (4) self-destruction or any attempt thereat whether sane or insane or injuries intentionally inflicted upon oneself whether sane or insane; (5) operating or riding or descending from any kind of aircraft of which a covered person is an officer, pilot, or member of the crew; or in which a covered person is receiving training or giving instructions or has any duty; (6) war or act of war (declared or undeclared) whether or not the covered person is in military service; or (7) any covered person being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.