

Choose the "Cash Benefit" most beneficial to YOU.

1. Lump Sum Payment . . . up to \$10,000 per accident

Pays cash as specified for an accidental injury in the Schedule of Benefits screened below. If multiple injuries occur in one accident, this plan pays the *highest* incurred injury amount.

- Benefits increased 50% for accidental injury resulting in an open or compound fracture . . . that's ONE-AND-ONE-HALF TIMES the amount for simple fractures.
- Double Benefits apply for accidental injury resulting in an open operation with bone graft or metallic fixation . . . that's TWO TIMES the amount for simple fractures.
- Other Injuries . . . For other accidental injuries not listed on the Schedule of Benefits, you will receive payment as described under 2. below while hospital confined.

<p>For loss of:</p> <p>Both Eyes\$10,000 One Eye\$ 3,750</p> <p>For Amputation or Severance of:</p> <p>Both Hands or Both Arms\$10,000 Both Feet or Both Legs\$10,000 One Hand or Arm and One Foot or Leg.....\$10,000 One Hand or One Arm\$ 5,000 One Foot or One Leg\$ 5,000 One or more entire Toes\$ 800 One or more entire Fingers\$ 600</p> <p>For Complete Dislocation of:</p> <p>Hip Joint\$ 1,200 Knee Joint (except Patella)\$ 600 Bone or Bones of the Foot, other than Toes\$ 600 Ankle Joint.....\$ 600 Wrist Joint\$ 500 Elbow Joint.....\$ 400 Shoulder Joint\$ 300 Bone or Bones of the Hand, other than Fingers.....\$ 200 Collar Bone\$ 200 Two or more Fingers\$ 100</p>	<p>For Complete Dislocation of:</p> <p>Two or more Toes\$ 100 One Finger\$ 50 One Toe\$ 50</p> <p>For Complete Simple Fracture of Bone or Bones of:</p> <p>Skull (except bones of face or nose).....\$ 1,300 Hip, Thigh (Femur)\$ 1,200 Pelvis (except Coccyx)\$ 1,000 Arm, between Elbow and Shoulder.....\$ 800 Shoulder Blade (Scapula)\$ 800 Leg (Tibia or Fibula)\$ 800 Ankle\$ 600 Knee Cap (Patella)\$ 600 Collar Bone (Clavicle)\$ 600 Forearm (Radius or Ulna)\$ 600 Foot (except Toes)\$ 500 Hand or Wrist (except Fingers)\$ 500 Lower Jaw (except Alveolar Process)\$ 300 Two or more Ribs, Fingers or Toes.....\$ 200 Bones of Face or Nose\$ 200 One Rib, Finger or Toe\$ 100 Coccyx\$ 100</p>
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- OR -

2. Hospital Cash Benefit . . . up to \$6,250 per hospital stay

Pays \$250 per week (pro-rated \$35.71 per day) for as long as 25 weeks while confined in the hospital due to accidental injury.

Accidental Death Benefit – \$10,000

Pays \$10,000 upon an accidental injury resulting in the death of any covered person *instead of all other benefits* (or \$10,000 minus any previously paid benefit) to your estate – or to the person you name as beneficiary on your application.

1. Lump Sum = previous \$1,300 paid for skull fracture
Benefit Example: = \$8,700 death benefit

2. Hospital Cash = previously up to \$6,250 paid hospital benefit
Benefit Example: = up to \$3,750 death benefit

FIRST AID BENEFITS – Pays incurred expenses up to \$40 for medical treatment in the doctor's office or at the hospital when special outpatient treatment is required due to accidental injury and no other benefit.

LIMITATIONS AND EXCLUSIONS . . . This policy does not cover accidents, injuries, death, disability or other loss caused by:

1. Sickness or disease in any form;
2. Insanity or mental derangement;
3. Intentionally self-inflicted injuries while sane or insane;
4. Suicide or attempt thereat while sane or insane;
5. War or any act of war; or
6. Any loss incurred while engaged in military or naval service of any country. No benefits payable for confinement at any veteran's hospital or any government hospital where no legal liability exists for services rendered.

EFFECTIVE DATE OF COVERAGE . . . INJURY occurring after policy effective date is covered.