

# 24-HOUR ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



## Plan I Schedule of Benefits

Benefit Amount Per Covered Person				
Accident Emergency Treatment	INSURED AND SPOUSE	\$100.00	Appliances	\$ 100.00
	CHILD	70.00	Physical Therapy	PER DAY: 50.00
Accident Hospital Income Benefit	PER DAY:	100.00	Prosthesis	500.00
Family Lodging			Initial Hospitalization for Injury	
Ambulance	GROUND:	150.00	Accident Follow-Up Treatment	PER VISIT: 25.00
	AIR:	600.00	Additional Intensive Care Unit	PER DAY: 300.00
Transportation		300.00	Wellness	60.00

## Accident Specific Sum Injuries Benefit

Dislocations	Reduction	
	Open	Closed
Hip	\$ 2,000.00	\$ 665.00
Knee or Shoulder	665.00	265.00
Collar Bone	1,065.00	200.00
Ankle or Foot (excl. toes)	665.00	200.00
Lower Jaw	665.00	330.00
Wrist or Elbow	530.00	265.00
Toe or Finger	130.00	65.00
<b>Tendons / Ligaments</b>		<b>Benefit</b>
One		\$ 330.00
Two or More		665.00
<b>Burns</b>		<b>Benefit</b>
2nd Degree, 25%-35% of body		\$ 265.00
2nd Degree, > 35% of body		665.00
3rd Degree, 6-10 square inches of body		530.00
3rd Degree, 10-25 square inches of body		1,330.00
3rd Degree, > 25 square inches		2,665.00
<b>Ruptured Disc / Torn Knee Cartilage</b>		<b>Benefit</b>
During 1st year of coverage		\$ 130.00
After 1st year of coverage		400.00

Fractures	Reduction	
	Open	Closed
Leg	830.00	665.00
Hand/Foot/Wrist, etc.	665.00	330.00
Upper Jaw & Arm/Face	800.00	330.00
Rib(s)	1,330.00	130.00
Nose/Heel/Fingers	665.00	130.00
Coccyx	265.00	130.00
Toes(s)	265.00	130.00
Vertebral Processes	1,330.00	200.00
Vertebrae (body of)/Pelvis	330.00	N/A
Skull (depressed)	1,065.00	N/A
Skull (simple)	400.00	N/A
<b>Lacerations</b>		<b>Benefit</b>
Less than 2 inches		\$ 30.00
2-6 inches		130.00
> 6 inches total		265.00
<b>Eye, Internal, and Blood/Plasma</b>		<b>Benefit</b>
Eye Injury w/ Surgery		\$ 130.00
Internal Injuries		1,330.00
Blood/Plasma		65.00

Accidental Death Benefit	Insured	Spouse	Child
Common Carrier	\$ 35,000.00	\$ 17,500.00	\$ 3,500.00
Motor Vehicle	25,000.00	12,500.00	2,500.00
Other Accidents	15,000.00	7,500.00	1,500.00

Accidental Dismemberment Benefit	Insured	Spouse	Child
One or more fingers and/or one or more toes (5%)	\$ 750.00	\$ 375.00	\$ 75.00
One eye, hand, foot, arm or leg (20%)	3,000.00	1,500.00	300.00
Two eyes, hands or feet (50%) or Two arms or two legs (50%)	7,500.00	3,750.00	750.00
Both arms and both legs (100%)	15,000.00	7,500.00	1,500.00

A finger or toe is considered lost when completely severed at the hand or foot. Loss of a foot means complete severance at or above the ankle joint.

Loss of a hand is the entire loss of at least four fingers. Loss of sight is defined as entire and irrevocable loss of vision.

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## Plan II Schedule of Benefits

### Benefit Amount Per Covered Person

Accident Emergency Treatment	INSURED AND SPOUSE	\$150.00	Appliances	\$ 150.00
	CHILD	105.00	Physical Therapy	PER DAY: 75.00
Accident Hospital Income Benefit	PER DAY:	200.00	Prosthesis	750.00
Family Lodging			Initial Hospitalization for Injury	1,500.00
Ambulance	GROUND:	150.00	Accident Follow-Up Treatment	PER VISIT: 25.00
	AIR:	600.00	Additional Intensive Care Unit	PER DAY: 600.00
Transportation		300.00	Wellness	60.00

### Accident Specific Sum Injuries Benefit

Dislocations	Reduction	
	Open	Closed
Hip	\$4,000.00	\$1,333.30
Knee or Shoulder	1,333.30	533.30
Collar Bone	2,133.30	400.00
Ankle or Foot (excl. toes)	1,333.30	400.00
Lower Jaw	1,333.30	666.60
Wrist or Elbow	1,066.60	533.30
Toe or Finger	266.60	133.30
<b>Tendons / Ligaments</b>	<b>Benefit</b>	
One	\$666.60	
Two or More	1,333.30	
<b>Burns</b>	<b>Benefit</b>	
2nd Degree, 25%-35% of body	\$533.30	
2nd Degree, > 35% of body	1,333.30	
3rd Degree, 6-10 square inches of body	1,066.60	
3rd Degree, 10-25 square inches of body	2,666.60	
3rd Degree, > 25 square inches	5,333.30	
<b>Ruptured Disc / Torn Knee Cartilage</b>	<b>Benefit</b>	
During 1st year of coverage	\$266.60	
After 1st year of coverage	800.00	

Fractures	Reduction	
	Open	Closed
Hip	\$4,000.00	\$1,333.30
Leg	1,666.60	1,333.30
Hand/Foot/Wrist, etc.	1,333.30	666.60
Upper Jaw & Arm/Face	1,600.00	666.60
Rib(s)	2,666.60	266.60
Nose/Heel/Fingers	1,333.30	266.60
Coccyx or Toe(s)	533.30	266.60
Vertebral Processes	1,600.00	240.00
Vertebrae (body of)/Pelvis	665.00	N/A
Skull (depressed)	2,130.00	N/A
Skull (simple)	800.00	N/A
<b>Lacerations</b>	<b>Benefit</b>	
Less than 2 inches	\$66.60	
2-6 inches	266.60	
> 6 inches total	533.30	
<b>Eye, Internal, and Blood/Plasma</b>	<b>Benefit</b>	
Eye Injury w/ Surgery	\$ 265.00	
Internal Injuries	265.00	
Blood/Plasma	130.00	

Accidental Death Benefit	Insured	Spouse	Child
Common Carrier	\$ 70,000.00	\$ 35,000.00	\$ 7,000.00
Motor Vehicle	50,000.00	25,000.00	5,000.00
Other Accidents	30,000.00	15,000.00	3,000.00

Accidental Dismemberment Benefit	Insured	Spouse	Child
One or more fingers and/or one or more toes* (5%)	\$ 1,500.00	\$ 750.00	\$ 150.00
One eye, hand, foot, arm or leg* (20%)	6,000.00	3,000.00	600.00
Two eyes, hands or feet (50%) or Two arms or two legs (50%)	15,000.00	7,500.00	1,500.00
Both arms and both legs (100%)	30,000.00	15,000.00	3,000.00

A finger or toe is considered lost when completely severed at the hand or foot. Loss of a foot means complete severance at or above the ankle joint.

Loss of a hand is the entire loss of at least four fingers. Loss of sight is defined as entire and irrevocable loss of vision.