

accident insurance

Accident Policy AP2

Accidents happen—on average there are 11 unintentional-injury deaths and about 2,340 disabling injuries every hour during the year.¹

Nearly 1 in 5 people sought medical attention or suffered at least one day of activity restriction because of an injury.¹ If it happens to you, how will you pay for it?

Accident insurance gives you extra money to help:

- Make ends meet and manage medical costs
- Keep your savings intact
- Protect your family

¹ National Safety Council, *Injury Facts*, 2001

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATION THAT MUST BE FILED AND POSTED.



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why it makes sense

An accident can wreak havoc on your savings if you're not prepared. That's why there's accident insurance. It gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly. So even if an injury does disrupt your life, it won't shake your financial security.

How It Works

Accident insurance can pay you a lump sum benefit for on-or-off-the-job accidental injuries, plus some medical benefits. Because accident insurance is supplemental, it works in addition to other insurance you may have. You can use this policy on its own or to fill a gap left by your other coverage. Guaranteed renewable until age 70. Subject to change in premiums by class.

Accident Insurance Might Be Right For You If:

- A few weeks without pay would make it hard to keep up with bills
- You couldn't afford the extra costs that come with an injury
- You have a mortgage, credit card debt, car payments or other loans you pay regularly
- You don't have much money set aside for emergencies

What You Get

- Coverage for you or your whole family
- Benefits for dislocations, fractures, loss of limbs and death
- Hospital and ambulance benefits
- Benefits for disability (primary insured only) and medical expenses
- Coverage for an unlimited number of accidents

Choosing The Right Plan

When you buy accident insurance, you pick either 1/2, 1, 1 1/2, or 2 units of coverage. You can choose your unit of coverage to fit your budget or to ensure a certain benefit amount for covered injuries. 1/2 unit costs less than 1 unit and pays exactly 1/2 of the benefits of 1 unit. 1 1/2 units costs more but pays 1 1/2 times what 1 unit pays. 2 units costs more than 1 1/2 units but pays twice what 1 unit pays.

benefits

MEDICAL BENEFITS SHOWN AT 1 UNIT OF COVERAGE:

Loss of Life or Limbs²

Maximum amount paid for death; loss of limb benefit amount based on injury (see Injury Benefit Amounts below). If an accident occurs while a covered person is a fare paying passenger on a scheduled common carrier, we pay a benefit equal to 3 times the amount shown.

Dislocation or Fracture²

Amount paid based on injury (see Injury Benefit Amounts below). No benefit will be paid for any dislocation or fracture that is not listed in the Injury Benefit Amounts below.

Hospital Confinement

Up to 90 days per injury*

Ambulance (needed as a result of accidental injury)

Regular
Air

Disability

Only for primary insured person; starts the first day if totally disabled for 3 full days; payable only for one disability at a time; maximum benefit period 6 months. For any period of disability less than one full month, 1/30th of the monthly amount is paid for each day of total disability.

Medical Expenses

Covers doctor fees, x-rays, emergency services and repair to sound natural teeth, if diagnosed by a licensed dentist to be a result of the accident; includes emergency room services up to \$50 of coverage.*

* Coverage only for hospitals and treatment in the US or its territories unless the treatment/confinement is an emergency.

INJURY BENEFIT AMOUNTS

The list below shows covered injury benefits for 1 unit of coverage and one occurrence. A covered spouse gets 50% of the amounts shown; covered children get 25% of the amount shown.

FOR THE LOSS OF:		FOR COMPLETE DISLOCATION OF:
Life	\$20,000	Hip joint
Both eyes	\$20,000	Knee joint (except patella)
Both hands or arms	\$20,000	Bone or bones of the foot (except toes)
Both feet or legs	\$20,000	Ankle joint
One hand or arm and one foot or leg	\$20,000	Wrist joint
One eye	\$10,000	Elbow joint
One hand or arm	\$10,000	Shoulder joint
One foot or leg	\$10,000	Bone or bones of the hand (except fingers)
One or more entire toes	\$1,000	Collarbone
One or more entire fingers	\$800	Two or more fingers or toes
		One finger or toe

PRIMARY INSURED	COVERED SPOUSE	COVERED CHILD
up to \$20,000	up to \$10,000	up to \$5,000
up to \$2,000	up to \$1,000	up to \$500
\$100/day	\$100/day	\$100/day
\$100 \$200	\$100 \$200	\$100 \$200
\$600/mo.	n/a	n/a
up to \$250	up to \$250	up to \$250

Issue Ages are 18-64

Termination

The policy ends upon the earlier of: the end of the grace period, if any renewal premium is not paid prior to that time; or the latest date on which coverage terminates on either you or your spouse. The optional benefits end on the earliest of: the end of the grace period, the date the policy terminates or the next renewal date after your request to terminate the optional benefits. (A grace period is the 31-day period following the date your premium is due during which your coverage stays in force.)

Family Policies

If you die while you have family coverage in force, the policy will continue with your spouse as the primary insured person. If your spouse is covered, his/her coverage ends upon a valid decree of divorce. If your child is covered, his/her coverage ends on the policy anniversary following the date the child is no longer eligible, which is the earlier of, when he/she marries or turns 25 years of age.

Timing

Accidental injuries are covered within 90 days (180 for dismemberment or death) if they result from a covered accident. Coverage is effective on the date assigned by the home office and shown on your actual policy.

Exclusions and Limitations

We do not cover any loss as a result of: injuries incurred before the policy date, subject to the Incontestability Provision; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or suicide or any attempt at suicide, whether sane or insane; or any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; or any bacterial infections (except food poisoning and pyogenic infections that occur with and through an accidental cut or wound); or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or voluntary taking of poison or asphyxiation from or voluntary inhalation of gas or fumes; or committing or attempting to commit a felony; or driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or injuries sustained by a dependent child while practicing for or participating in organized competitive football games; or hernia, including complications due to hernia; or injuries incurred while serving as an active member of the Military, Naval or Air Forces of any country or combination of countries. Upon notice and proof of service in such forces we will return the pro-rata portion of the premium paid for any period of such service.

² Subject to the terms of the policy

An example: If you buy 1 unit and break your ankle, you'll receive \$800,² which is the amount on the chart. If you had 1/2 unit, you'd get \$400 for a broken ankle (1/2 of the chart amount).

FOR COMPLETE, SIMPLE OR CLOSED FRACTURE OF BONE OR BONES OF:				
\$2,000	Hip, thigh (femur)	\$2,000	Hand or wrist (except fingers)	\$700
\$800	Pelvis (except coccyx)	\$2,000	Lower jaw (except alveolar process)	\$400
\$800	Skull (except bones of face or nose)	\$1,900	Two or more ribs, fingers or toes	\$300
\$800	Arm, between shoulder and elbow (shaft)	\$1,100	Bones of face or nose	\$300
\$700	Shoulder blade (scapula)	\$1,100	One rib, finger or toe	\$140
\$600	Leg (tibia or fibula)	\$1,100	Coccyx	\$140
\$400	Ankle	\$800		
\$300	Knee cap (patella)	\$800		
	Collarbone (clavicle)	\$800		
\$300	Forearm (radius or ulna)	\$800		
\$140	Foot (except toes)	\$700		
\$60				

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