

# Accident Only Insurance

Limited Benefit Accident Only Insurance

**American Fidelity Assurance Company**

Whether a weekend warrior with an active lifestyle or the stay-at-home type, accidents can happen anytime, anywhere, without warning. Being prepared for the unexpected can make all the difference.

American Fidelity's Accident Only Insurance policy provides you a solution for those unforeseen accidents that life sometimes delivers. Our Limited Benefit Accident Only Insurance is designed to help pay for the unexpected medical expenses an individual may incur for the treatment of covered injuries received in an accident.

## How the Plan Works

Our Accident Only Insurance policy pays according to a wide-ranging schedule of benefits. In addition, the policy provides 24-hour coverage for accidents that occur both on and off the job.

All benefits are only paid as a result of injuries received in an Accident that occurs while coverage is in force. All treatment, procedures, and medical equipment must be diagnosed, recommended and treated by a Physician. All benefits are paid once per Covered Person per Covered Accident unless otherwise specified in the Limitations and Exclusions section.

## Optional Riders

Enhance your base plan with the following rider:

- **Accident Benefit Enhancement Rider**

| Coverage Feature   | What It Means For You   |
|--|---|
| Plan Options: Basic, Enhanced, and Enhanced Plus   | Choose the plan to meet your financial needs.   |
| Four Choices of Coverage: Individual, Individual and Spouse, Individual and Child, or Family | Choose the coverage that fits your lifestyle.   |
| Wide-Ranging Schedule of Benefits  | Covers all types of covered injuries.   |
| Wellness Benefit   | After the policy has been in force for 12 months, you receive a benefit for an annual routine exam, including immunizations and preventive testing once per policy per calendar year. |
| Accident Emergency Treatment Benefit   | Receive a benefit when emergency treatment in a Physician's office or emergency room occurs within 72 hours of a covered accident.  |
| Benefit Paid Directly to You, to use as you see fit  | Use the benefit however best fits your financial needs.   |
| Guaranteed Renewable   | Keep your coverage as long as premiums are paid as required.  |
| 24-Hour Coverage   | You are covered on or off the job.  |
| Portable   | You own the policy. Take the coverage with you if you choose to leave your current job. Your premiums will remain the same.   |
| Additional Coverage Options  | Enhance the base plan by adding an optional rider.  |
| Payroll Deducted   | Enjoy the convenience of having your premiums deducted straight from your paycheck.   |

Limitations, exclusions and waiting periods apply. Refer to your policy for complete details. This product is inappropriate for people who are eligible for Medicaid coverage. The premium and amount of benefits provided vary dependent upon the plan selected. The company has the right to change premiums by class (AO-03 Series).