

## EXCLUSIONS & LIMITATIONS

Benefits otherwise provided by this Policy will not be payable for any such Loss caused or substantially contributed by the following: (1) Sickness, illness or bodily infirmity; (2) Suicide, attempted suicide or intentional self-inflicted Injury whether sane or insane; (3) War or any act of war (whether declared or undeclared) or participating in a riot or felony; (4) Engaging in aviation, other than as a fare-paying passenger; (5) Engaging in an illegal occupation; (6) The Insured Person's being intoxicated or under the influence of any narcotic or controlled substance unless administered on the advice of Physician.

## RENEWABILITY

The policy is guaranteed renewable to age eighty (80) of the Primary Insured (Applicant). Premium rates are subject to change.

Underwritten by:  
Philadelphia American Life Insurance Company  
Houston, Texas

 Toll Free Number: 877-417-7555

**NEW ERA**  
LIFE INSURANCE COMPANIES

NEW ERA LIFE INSURANCE COMPANY  
NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST  
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

# 24-HR ACCIDENT INDEMNITY POLICY



An Indemnity Accident Policy can help protect you and your family from medical expenses associated with unexpected injuries.

## + Accidents Happen

Accidents happen when you least expect them: at home, at work, while playing or while traveling.



## + Yearly Injury Facts<sup>1</sup>

- Non-fatal injuries resulting in Medical Attention: 47.2 million or nearly 1 in 7 Americans
- Injuries resulting in death: 169,936 (A 96% increase over 25 years)

## + Who may need accident coverage?

- Families or individuals with an active lifestyle
- Families or individuals with children
- Families or individuals looking to compliment their current health insurance
- Families or individuals with a limited budget for unexpected medical expenses

## + Plan Features

- Choose from One or Two Units of Coverage
- Pays in addition to any other insurance
- Individual & Spouse, Single Parent, Family and Children Only plans are available
- \$50,000 or \$100,000 Accidental Death Benefit
- Guaranteed Renewable to Age 80

<sup>1</sup> Injury Facts, 2019 Edition, National Safety Council

## + Benefits Under the Base Plan

Benefit	One Unit	Two Unit
<b>Accidental Death Benefit</b> This benefit pays a fixed amount per unit if an Insured suffers a fatality as a result of an Accident.	\$50,000	\$100,000
<b>Medical Indemnity Benefit</b> All covered expenses must be incurred within 45 days of the Accident causing Injury.	\$1,000	\$2,000
<b>Ambulance</b> This benefit pays a fixed amount for Ground or Air Ambulance transportation due to an Accidental Injury, up to the amount shown per Unit.		
Ground Air	\$500 \$1,000	\$1,000 \$2,000
<b>Daily Hospital Confinement Benefit</b> If an Insured is hospitalized for an Accidental Injury, We will pay a fixed amount per day, beginning the first day of confinement, subject to the number of units purchased.	\$150	\$300
<b>Dismemberment Benefits</b> This benefit pays a fixed amount per unit if the Primary Insured suffers any of the following dismemberments as a result of Accidental Injury. Benefits are for the Primary Insured only.		
<b>Maximum Dismemberment Benefit per Accident</b>	\$10,000	\$20,000
<b>Loss of Finger or Toe</b> Single Loss Benefit Multiple Loss Benefit	\$500 \$1,000	\$1,000 \$2,000
<b>Loss of Hand, Arm, Foot or Leg</b> Single Loss Benefit Multiple Loss Benefit	\$5,000 \$10,000	\$10,000 \$20,000
<b>Loss of Sight</b> Single Loss Benefit (One eye) Multiple Loss Benefit (Both eyes)	\$5,000 \$10,000	\$10,000 \$20,000

## + Uninsurable Occupations & Activities

- |                         |                        |                   |                     |
|-------------------------|------------------------|-------------------|---------------------|
| • Professional Athletes | • Commercial Fishermen | • Rodeo Riders    | • Oil Field Workers |
| • Window Washers        | • Policemen            | • Loggers         | • Taxi Drivers      |
| • Miners                | • Security Guards      | • Quarry Workers  | • Firemen           |
| • Crop Dusters          | • Highway Workers      | • Migrant Workers | • Entertainers      |