



# ACCIDENT*assure*<sup>SM</sup>

ACCIDENTAL INJURY & DISABILITY INCOME INSURANCE

# Accidents happen at an alarming rate across the U.S.

- **EVERY SECOND OF EVERY DAY**, someone is disabled by an accidental injury.
- **EVERY 4 MINUTES**, a person dies from an accidental injury.
- **1 IN 9** Americans—nearly **34.3 MILLION** people—receive medical attention for an injury each year.

*Source: National Safety Council, Injury Facts, 2010 Edition. These facts represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the company or policy by the National Safety Council.*





## How would an accident impact YOU?

- Worker's compensation covers only injuries that occur on the job.
- If your injury keeps you from working, you could lose much-needed income—putting your savings and your lifestyle at risk.

# Accidents are costly.

Accidents can impact your health and well-being—and they tend to have a high price tag. The costs of an accident can include:

- **MEDICAL EXPENSES** like doctor and hospital bills. Part of these expenses may be covered by your medical insurance.
- **NONMEDICAL EXPENSES**, such as lost wages, transportation to and from treatments and lodging for family members—all of which are your responsibility.

*The benefits described in this policy do not cover all nonmedical expenses.*





# What is an accidental injury?

An accidental injury\* is an injury to your body solely caused by and resulting from a sudden, unexpected and unforeseen event.

## Accidental injury examples:

- You trip and fall while walking on a sidewalk or playing basketball.
- You fall while walking down stairs or riding a bike.
- You fall while taking care of home repairs

Bodily injuries from trips and falls can be painful. They can result in unexpected medical bills for your diagnosis and treatment—and can cause you to miss work.

*\*An accidental injury means all bodily injuries solely caused by and resulting from an accident. Accidental injury does not include injury as a direct or indirect result of bodily or mental infirmity or disease in any form or medical treatment of any kind. An example of bodily infirmity is an allergic reaction, such as a bee sting. State-specific definitions may apply, review with your agent for details for your state.*



# If you have an accident, how will you pay for it?

- **SPEND** your savings.
- **SELL** off valuable assets.
- **PRESERVE** your resources *with supplemental accident insurance.*

Gain the extra protection you need with  
**ACCIDENT***assure*.<sup>SM</sup>





# Accidents happen at an alarming rate across the U.S.

- Every second of the day, someone is disabled by an accidental injury.
- Every 4 minutes, a person dies from an accidental injury.
- 1-in-9 Americans—nearly 34.3 million people—receive medical attention for an injury annually.
- Total cost of unintentional injuries topped \$700 billion nationwide in 2008.

*Source: National Safety Council, Injury Facts, 2010 Edition. These facts represent the U.S. population, are provided for information only and do not imply coverage under the policy or endorsement of the company or policy by the National Safety Council.*



# Is accident insurance right for you?

## Ask yourself 2 questions:

### 1. DO I NEED IT?

#### IF YOU HAVE AN ACCIDENT, ARE YOU PREPARED TO:

- Pay a variety of nonmedical expenses on your own?
- Pay for insurance shortfalls like copays and deductibles?
- Go without income if you miss work?
- Drain your savings?

### 2. CAN I AFFORD IT?

- Premiums may be payable through payroll deduction.  
*Example: Monthly premium of \$17.30 = \$3.99 per week\**
- Premiums are designed to fit your budget without making you change your lifestyle.

*\*For illustration purposes only. Rates may vary by state and by level of coverage selected.*



## Choose the plan that's right for you.

Every accidental injury—from bumps and bruises to broken bones—requires different care and treatment.

For you and your family, **ACCIDENT***assure* offers benefits for today's most common accidental injuries, whether they happen **ON THE JOB OR OFF.**

Plus, the policy lets you choose from **TWO LEVELS OF COVERAGE.\***

*\*Premiums are based on the benefit level you select.*





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— *benefits* —



# Accident benefits

Your policy pays these benefits to the insured for an injury from a covered accident:

- Emergency room services
- Intensive care unit
- Inpatient hospital confinement
- Ambulance
- Transportation
- Family lodging
- Physician's office visits  
*(including chiropractor)*
- Physical therapy
- Medical imaging
- Medical appliances
- Prostheses
- Blood and plasma



# Specific injury benefits

## SPECIFIC INJURY

- Benefits are paid for injuries that result from a covered accident.
- The injury must be diagnosed and treated by a physician within 90 days of the accident.\*

## INJURY TYPES

- Fracture
- Dislocation
- Laceration requiring sutures
- Injury requiring surgery
- Paralysis
- Burn

*\*72 hours for lacerations or burns; 60 days for ruptured disc, torn cartilage or hernia. State variations may apply.*

# Accidental dismemberment benefits

*ACCIDENT* *assure* pays a benefit when an insured person is dismembered from of a covered accident. The dismemberment must occur within 365 days<sup>1</sup> after the covered accident.

TYPE OF DISMEMBERMENT <sup>2</sup>	LEVEL 1	LEVEL 2
One finger or toe	\$1,250	\$2,000
More than one finger and/or toe	\$1,500	\$2,500
One eye, hand, foot, arm or leg	\$7,500	\$12,000
More than one eye, hand, foot, arm or leg	\$25,000	\$40,000

<sup>1</sup>State variations may apply.

<sup>2</sup>Benefit amounts are shown at the maximum levels for the policyowner and spouse. Child(ren) benefits are reduced.





# Accidental death benefits

**ACCIDENT***assure* pays a benefit when an insured person dies within 90 days<sup>1</sup> from a covered accident.

TYPE OF ACCIDENT <sup>2</sup>	LEVEL 1	LEVEL 2
Common carrier <sup>3</sup>	\$100,000	\$150,000
Motorized vehicle or pedestrian <sup>4</sup>	\$75,000	\$125,000
Accidental death <sup>5</sup>	\$50,000	\$75,000

<sup>1</sup>State availability and variations may apply.

<sup>2</sup>Benefit amounts are shown at the maximum levels for the policyowner and spouse. Child(ren) benefits are reduced.

<sup>3</sup>Examples of common carriers: commercial airline, railroad train licensed and operated for passenger service only, boat/ship licensed for passengers on a scheduled route.

<sup>4</sup>Examples of motorized vehicles: automobiles, trucks of all sizes, taxi cabs, buses.

<sup>5</sup>Example of accidental death: motorcycle accident.

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— *riders* —







## Optional riders

- Physician's Office Additional Benefit
- Public Safety
- Return of Premium/Cash Value<sup>1</sup>

*All riders are optional, have an additional cost and are subject to state availability.*

*<sup>1</sup>This rider is not available with Section 125 plans.*

# Physician's Office Additional Benefit rider

## **BENEFIT:**

\$200 when the physician's office visit benefit is the only policy benefit payable

- OR -

\$50 when the physician's office visit benefit and other policy benefit is payable

- We pay this benefit once per covered accident for each insured.
- This rider pays an additional benefit when treatment for a covered accident is received at a facility other than an emergency room.
- Covered treatment facilities include a dentist's office, physician's office or urgent care, immediate care or other similar facility.

*Benefits are not payable for loss contributed to, caused by or resulting from your treatment for dental care or dental procedures, unless treatment is the result of a covered accident. Dental procedures as a result of a covered accident are limited to natural teeth.*





# What does the Physician's Office Additional Benefit rider provide?

## Example 1

INJURY CAUSE	TREATMENT	DIAGNOSIS	BENEFIT	AMOUNT <sup>1</sup>
Fall	Dr. office visit, X-ray ( <i>to determine if fractured</i> ), and pain medication	Arm pain and NO fracture	Physician's office visit benefit	\$50
			<b>Physician's Office Additional Benefit rider</b>	<b>\$200</b>
<b>TOTAL BENEFIT</b>				<b>\$250</b>

## Example 2

INJURY CAUSE	TREATMENT	DIAGNOSIS	BENEFIT	AMOUNT <sup>1</sup>
Fall	Doctor office visit, X-rays ( <i>to check for fracture and verify bone is set correctly</i> ), cast, sling and pain medication	Arm pain and fracture	Physician's office visit benefit	\$50
			<b>Physician's Office Additional Benefit rider</b>	<b>\$50</b>
			Fracture	\$1,600
<b>TOTAL BENEFIT</b>				<b>\$1,700</b>

<sup>1</sup>This information is provided for illustration purposes only. Benefit examples are based on level 2 coverage.

<sup>2</sup>Other benefits may be payable under the policy and may vary by the type of covered accident.



## Public Safety rider<sup>1</sup>

### BENEFIT:

\$2,000 when a gunshot wound is received in the line of duty

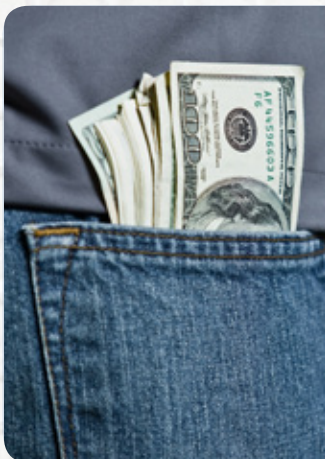
- This rider is offered to law enforcement officers, corrections officers, EMTs, paramedics and firefighters.
- Treatment must be rendered by a physician in a hospital within 24 hours of the accident.

<sup>1</sup>State availability may vary.



## Return of Premium/Cash Value rider\*

With the extra coverage of a premium-return rider, you can get back all of the premiums you pay minus claims incurred for your **ACCIDENT***assure* policy and riders if you keep your policy in force for a certain period of time.



Here are three examples of your return-of-premium potential:

	NO CLAIM	SMALL CLAIM	LARGE CLAIM
Total premiums paid	\$9,600	\$9,600	\$9,600
Claims incurred	- 0	- 2,000	- 20,000
Amount of return	\$9,600	\$7,600	\$0

*\*Availability may vary by state.*





## Protect your most valuable asset—your income!

With *ACCIDENTassure*, you can:

- Choose from 2 simple yet flexible base plans.
- Gain extra coverage that fits your budget and helps increase your peace of mind.
- Add up to three optional riders for even more protection.





## Our assurances

- Benefits are paid directly to you regardless of any other insurance you have.<sup>1</sup>
- Benefits have no lifetime maximums.
- Rates won't increase because you use your policy.<sup>2</sup>

<sup>1</sup>Unless otherwise requested by you or required.

<sup>2</sup>Your rates cannot be increased unless all rates of the same kind are raised in your state.

## **ITEMS NOT COVERED** *(limitations and exclusions)*

This policy/rider does not cover any sickness, accidental injury or condition that was diagnosed by or for which you consulted a physician within 12 months prior to the effective date of the coverage or for losses related to such injury or condition that occur during the first 12 months after the effective date of coverage. We will not pay for loss contributed to, caused by or resulting from your being exposed to war or any act of war (declared or not); participating in or contracting with the armed forces (including Coast Guard) of any country or international authority; committing or attempting to commit suicide, regardless of mental capacity; injuring or attempting to injure yourself intentionally, regardless of mental capacity; being in an accident more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, Bahamas, Virgin Islands, Bermuda or Jamaica (except under the accidental death benefit); riding in or driving any motor-driven vehicle in any race, stunt show or speed test or on any race course or speedway; operating, learning to operate, serving as a crew member on or jumping or falling from any aircraft, including those that are not motor-driven; hang-gliding, bungee jumping, parachuting, sail-gliding, parasailing, parakiting or mountaineering; being legally intoxicated or so intoxicated that mental or physical abilities are seriously impaired; being under the influence of any illegal drugs or being under the influence of any narcotic, unless such narcotic is taken under the direction of a physician; participating or attempting to participate in an illegal act; working at an illegal job; participating in any sporting event for pay or prize money; having any disease, bodily or mental illness, or degenerative process. We also will not pay benefits for any related medical treatments or diagnostic procedures.

No postpartum benefits are paid for any postpartum disability under the disability benefits.

Public Safety rider: For multiple gunshot wounds within a 24-hour period, the benefit is payable only for one wound. If death occurs as a result of the same shooting, we will pay only the largest of the benefits for which the policyowner is eligible. This rider does not cover gunshot wounds received off the job or from nonconventional firearms. A conventional firearm is defined as a weapon from which a bullet or shot is fired by gunpowder or compressed gas.

Confinement in a hospital means assignment to a bed, for which room and board charges are made, as an inpatient in a hospital on the advice of a physician for a minimum 24-hour period. The confinement must be as the result of an accidental injury or sickness.

A hospital is not a bed, unit or facility that functions as a skilled nursing facility, nursing home, extended care facility, convalescent home, rest home, home for the aged, sanatorium, rehabilitation center, place primarily for providing care for alcoholics or drug addicts, or facility for the care and treatment of mental disease or mental disorders.

An intensive care unit is not a progressive care unit, subacute intensive care unit, intermediate care unit, private monitored room, observation unit, surgical recovery room or room, bed or ward customarily used for patient confinement.

Premiums for the accidental death and dismemberment coverage are based on age, health and benefit plan selected. Disability premiums are based on the industry class and benefit amount selected.

This brochure is intended to be a brief, general description of coverage. To the extent that there may be discrepancies between the information provided in this brochure and the policy language, the policy language takes precedence. For more complete details of coverage, including benefits, limitations and exclusions specific to your state, please review the policy with your agent.

Disability benefits/riders are available only to the policyowner. Spouse/children are not covered under any disability benefits/rider.





*Policy form (may vary by state): CIC1022*  
*Rider series (may vary by state):*  
*Physician's Office Additional Benefit rider: R1058*  
*Public Safety rider: R1022PS*  
*Sickness Disability rider: R1022SD*  
*Waiver of Premium rider: R1057*

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