

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

You can't plan ON them, but you can plan FOR them.

## Central United's Enhanced 24 - Hour Accident Plan

More Protection When You  
Need it Most!

### ENHANCED ACCIDENT PLAN FEATURES

- \$2,000 or \$4,000 of accident coverage available
- Issue ages 0 - 75
- Guaranteed renewable to age 80
- \$50,000 or \$100,000 of Accidental Death Benefit
- Pays in addition to any other insurance
- Individual, Individual & Spouse, Single Parent, Family, and Children Only coverage available
- Optional Accidental Disability Income Benefit for the Primary Insured
- Pays on the job or off the job accidents

### ACCIDENT INJURY FACTS\*

- Approximately 1 in 9 people sought medical attention for an injury in 2005.
- The 5th leading cause of death is accidents, 113,000 people lost their lives by accidental injury in 2005.
- The economic impact of unintentional injuries amounted to \$625.5 billion in 2005. This is equivalent to about \$5,500 per household.
- It is estimated that over 24 million people suffered disabling accidental injuries as a result of motor vehicle, work and home accidents combined in 2006.
- Disabling injuries occurred at a rate of one every 2 seconds in the United States in 2005.
- The cost of all U.S. injuries was equivalent to 51 cents of every dollar spent on food in the U.S.

\* National Safety Council, Injury Facts 2007.

### BENEFIT FEATURES

BENEFIT	1 UNIT	2 UNITS
<b>ACCIDENTAL INJURY BENEFIT</b> This benefit pays the covered expenses for medical treatment due to accidental injury up to the amount shown. Covered expenses include physician's fees, surgery, x-rays, reduction of fractures and dislocations or other emergency first-aid expenses. <b>All covered expenses must be incurred within 28 days of the accident causing injury.</b> If expenses are incurred at a hospital emergency room, a \$50 deductible will apply for each accidental injury.	\$2,000	\$4,000
<b>ACCIDENTAL DEATH BENEFIT</b> This benefit pays a fixed amount if an insured suffers a fatality as a result of an accident. Death must occur within 90 days of the accident.	\$50,000	\$100,000
<b>GROUND OR AIR AMBULANCE</b> This benefit pays the covered expenses for ground or air ambulance transportation (within 28 days of accident) due to an accidental injury, up to the amount shown.	\$5,000	\$10,000
<b>HOSPITAL INCOME 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. Payment will be made up to 30 days per hospital confinement resulting from any one accidental injury.	\$150	\$300
<b>DISMEMBERMENT BENEFITS</b> This benefit pays a fixed amount if the Primary Insured suffers any of the following dismemberments as a result of accidental injury. The dismemberment must occur within 90 days of the accident causing such injury.		
<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, 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
<b>Maximum Dismemberment Benefit per Accident</b>	\$10,000	\$20,000

### OPTIONAL BENEFIT

ACCIDENT DISABILITY INCOME BENEFIT	1 UNIT	2 UNITS
If the Primary Insured incurs an accident disability, we will pay monthly disability benefit, on a weekly basis, beginning the thirty first day, up to a maximum benefit period of 12 months or 24 months. This benefit applies only to the Primary Insured and pays up to 60% of the insured's gross monthly income.	\$1,000	\$2,000

### ISSUE AGES

#### AGES

Accident Plan	0 - 75
Optional Accident Disability Rider	18 - 60

### MONTHLY BANK DRAFT RATES

	1 UNIT	2 UNITS
<b>INSURED</b>	\$25.00	\$33.00
<b>INSURED &amp; SPOUSE</b>	\$47.50	\$61.50
<b>INSURED &amp; CHILDREN</b>	\$57.00	\$72.50
<b>FAMILY</b>	\$79.50	\$101.00
<b>CHILD ONLY</b>	\$18.00	\$22.00
<b>ACCIDENT DISABILITY INCOME RIDER</b>		
Type 1 12 months	\$9.00	\$17.00
Type 1 24 months	\$11.50	\$23.00
Type 2 12 months	\$18.00	\$34.00
Type 2 24 months	\$23.00	\$46.00

**Modal Factors:** Annual - 10.87 x MBD

Semi Annual - 5.76 x MBD    Quarterly - 2.93 x MBD

### EFFECTIVE DATE

Insurance will become effective only after receipt of application, required premium payment, approval by Central United Life and before any change in insurability of the applicant. Central United reserves the right to reject any application which does not meet its underwriting requirements.