

# LIBERTY NATIONAL'S HOSPITAL ACCIDENT POLICY

Do you have specifically designed accident coverage to help you pay for:

- **HOSPITAL CONFINEMENT?**
- **EMERGENCY TREATMENT?**
- **LOSS OF EYESIGHT OR LIMBS?**
- **ACCIDENTAL DEATH?**

At Liberty National, we can't prevent accidents. But we can help you cover the cost of accident-related hospitalization and/or emergency treatment should you need it.

- The Hospital Accident Policy gives you the full coverage listed until you reach age 65.
- Pays in addition to Worker's Compensation or other insurance you may have.
- Benefits will be paid to you unless you direct otherwise in writing. (Under some governmental plans, such as Medicaid, benefits have already been assigned by the insured.)



**\$75** Daily Benefit for Hospital Confinement Due to Accidental Bodily Injury

**\$75** Emergency Treatment Due to Accidental Bodily Injury

**\$5,000** Accidental Loss of One Limb

**\$10,000** Loss of Two or More Limbs

**\$10,000** Accidental Loss of Eyesight

**\$5,000** Accidental Death

**\$10,000** Death by Motor Vehicle

**\$20,000** Death by Travel Accident

# LIBERTY NATIONAL'S HOSPITAL ACCIDENT POLICY

Plan HAC

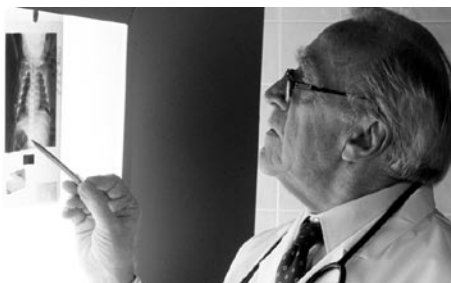


## LIMITS OF COVERAGE

### Daily Hospital Benefit.

Initial confinement must occur within 90 days of accidental bodily injury and be continuous for more than 12 hours. No daily benefits will be paid for more than 26 weeks of continuous hospital confinement due to any one accident. No daily benefit will be paid for more than 26 weeks during any period of 52 consecutive weeks.

**Emergency Treatment Benefit.** Treatment may be received from an emergency room, hospital (if you are an outpatient or inpatient for a period of 12 hours or less), clinic, ambulatory surgical center, or office of a physician or surgeon. Actual expenses for treatment as a result of accidental bodily injury will be paid up to the amounts shown in the policy. Payment will not exceed the usual and customary charges made by the provider of services or treatment. Treatment must be received within 48 hours of injury.



### Loss of Eyesight or Limb.

Loss of eyesight means the total and permanent loss of sight in both eyes as a result of accidental bodily injury. Loss of limb means the loss of a hand or foot by severance due to accidental bodily injury. You must survive the loss by at least 30 days.

**Multiple Losses.** Only one death benefit will be payable whether death occurs in an accident (non-automobile or non-travel), automobile accident, or travel accident.

No benefit will be payable for death by automobile accident if such death occurs while the automobile is being used for stunt driving, or in racing or speed contests, any of which are organized or are for profit.

Only one benefit will be payable for any multiple loss due to the same accident. The amount payable will be the largest benefit for any such loss.

## PREMIUM WAIVER

Liberty National gives you two ways to protect yourself and your loved ones in case of an accident.

Premium waiver benefits are included. If you receive benefits for continuous hospital confinement of 30 days or more, premiums due will be waived while hospital benefits continue.

## CONDITIONS NOT COVERED

No benefit will be paid for losses caused or contributed to by:

1. Any disease, illness or infirmity, or medical or surgical treatment therefor;
2. Participation in an assault, felony, riot, or insurrection;
3. Mental or emotional disorders;

4. Self-destruction or any attempt thereat, whether sane or insane, or injuries intentionally inflicted upon yourself, whether sane or insane;
5. Operating, riding in, or descending from any kind of aircraft of which you are an officer, pilot, or member of the crew, or in which you are receiving training or giving instructions or having any duty;
6. War or act of war (declared or undeclared) whether or not you are in military service; or
7. Your being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.

Applications accepted on persons ages 3 through 60, last birthday.

*This is a brief description of Liberty National's Hospital Accident policy, form 7026. Full details including exceptions for payments of benefits, are in the policy.*

*In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution.*

*If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.*

Agent's Name \_\_\_\_\_