

Accident Features and Benefits

Offering Vital Protection When Accidents Happen

Accident Insurance Features and Benefits

- **Guaranteed Issue** with no participation requirements up to age 69
- **Coverage Type**—24-Hour or Non-Occupational Coverage
- **Plan Options**—Low or High Plan
- **Coverage Tiers**—insured, insured + spouse, insured + child(ren) and Family
- **Guaranteed Renewable** Coverage remains in force for life as long as premiums are paid
- **Portable**—no change in cost or coverage
- **Issue Ages**—Up to 69
- **Indemnity Benefits**—Paid directly to insured to use as they choose

Covers initial care thru follow-up. Partial list below:

- Ambulance
- Burns
- Dismemberment
- Emergency Department Treatment
- Fractures
- Hospital Admission, Confinement, ICU
- Lacerations
- Major Diagnostic Exam
- Initial Office Visit
- Physical Therapy
- Surgery
- X-Rays

Catastrophic Accident and Accidental Death			
Covered Person	Common Carrier	Non-Common Carrier	Catastrophic Accident*
Named Insured	\$100,000	\$25,000	\$20,000
Spouse	\$100,000	\$25,000	\$10,000
Child(ren)	\$10,000	\$5,000	\$10,000

A Benefit is paid based for loss of finger, toe, hand, foot, arm, leg or sight of one eye—from \$2,000 to \$10,000 for the primary insured and \$1,000 to \$5,000 for the spouse and/or child.

Catastrophic Loss means an injury that within 90 days after the covered accident results in total and irrecoverable loss. Benefit for Catastrophic Accident decreases by 50% at age 70.

Policy Form: AMIACCP-14*

*Features & form numbers may vary by state.

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Medical Care Management, a medical care management firm; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the Accident Policy, the terms of your policy govern.

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