

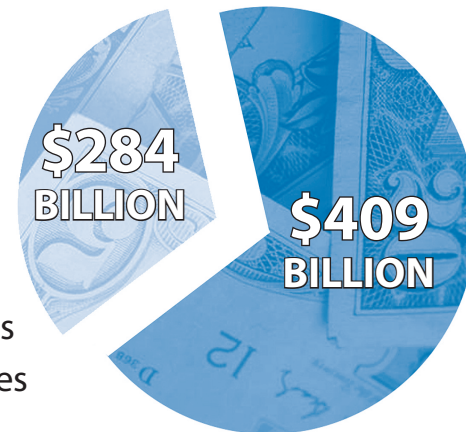
...in the United States, total costs exceed \$693 billion.

Most people are surprised that their largest expenses during accidents are often not their medical expenses — it's the **INDIRECT COSTS** that their **HEALTH INSURANCE DOESN'T COVER.**

Two Types of COSTS:

DIRECT:

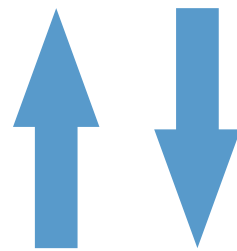
- Doctor Bills
- Hospital Charges
- Medical Expenses



INDIRECT:

What health insurance DOES NOT cover:

- Lost Income and Savings
- Productivity Loss
- Insurance Limitations
- Motor Vehicle & Fire Losses
- Child Care



While your expenses go **UP**, your income and savings often go **DOWN**, forcing you to rely on:

- Savings and Investments
- Retirement Funds
- Selling Assets
- College Funds

Many families choose to protect their future with...



InjurCare

- **Pays benefits directly to you** - you decide how to spend them
- Pays **in addition** to any other insurance you own
- **Guaranteed renewable** for life — only you can cancel
- This policy's benefits are **never reduced**
- **Premiums don't increase** with age or due to claims
- This policy **has no cap** on the amount of benefits you receive or the number of claims you can have

InjurCare Benefits (3 Levels of Coverage Available)	ELITE	PREFERRED	STANDARD
Hospital Confinement Benefit (180 days per covered accident) • For each day	\$450	\$300	\$150
Outpatient Physical Therapy Benefit (up to 6 days per confinement) • For each day following a covered accident (Pays up to the number of days that you receive benefits under the Hospital Confinement Benefit)	\$75	\$50	\$25
Prosthesis Benefit (Lifetime Maximum per insured) • For prosthetic devices prescribed as a direct result of a covered accident	\$450	\$300	\$150
Ambulance Benefit (for a covered accident, includes air ambulance) • For transportation by a licensed professional ambulance service to a hospital where you are confined as an inpatient, charges up to (2 one-way trips per covered accident)	\$450	\$300	\$150
Surgery Benefit (complete list of surgeries and dollar amounts are shown in the benefit schedule) • Pays, within 90 days of a covered accident, for treatment by a physician and surgical repairs within 1 year of the covered accident: • Multiple Ligaments and Tendons • Ruptured Disc • Hernia	\$1,350 \$900 \$900	\$900 \$600 \$600	\$450 \$300 \$300
Fracture Benefit (complete list of fractures and dollar amounts are shown in the benefit schedule) • Pays for fractures treated by a physician within 90 days of a covered accident: • Hip or Thigh • Leg • Wrist (If more than one bone is fractured, the amount paid is limited to 150% of the fracture with the largest dollar amount. Chip fractures pay 10%)	\$4,500 \$3,000 \$2,400	\$3,000 \$2,000 \$1,600	\$1,500 \$1,000 \$800
Outpatient Surgery Benefit • Pays if the Surgery Benefit is payable and you are not confined to a hospital within 48 hrs of your surgery. Also pays if the Fracture Benefit is payable for an open reduction (w/ incision) and you are not confined within 48 hrs of the surgery	\$900	\$600	\$300
Laceration Benefit (complete list of lacerations and amounts are shown in the benefit schedule) • For repair with stitches within 72 hours of a covered accident (For multiple lacerations, the benefit is based on the largest single laceration which requires stitches)	\$300	\$200	\$100
Dismemberment Benefit (complete list of dollar amounts are shown in the benefit schedule) • Pays if a covered accident causes the dismemberment of a limb or loss of the use of an eye within one year: • Single (hand, foot or eye) • Double (hand, foot or eye) • Entire finger or toe (This benefit is reduced by any Fracture Benefit resulting from the same covered accident)	\$15,000 \$30,000 \$300	\$10,000 \$20,000 \$200	\$5,000 \$10,000 \$100
Paralysis Benefit (payable once per covered accident) • Pays if you are permanently paralyzed in two or more limbs within 90 days of a covered accident	\$15,000	\$10,000	\$5,000
Accidental Death Benefit • Pays if you are injured in a covered accident and the injury causes you to die within 90 days after the accident (This benefit is reduced by any Fracture, Dismemberment or Paralysis Benefit paid for the same covered accident)	\$30,000	\$20,000	\$10,000

Covered children receive 50% of the adult benefits shown



InjurCare

ACCIDENTAL INJURY INSURANCE



RETURN OF PREMIUM

- You are paid if you have claims or if you stay well!
- If you are age 65 or under, we **REFUND YOUR PREMIUMS**, less any claims paid, **every twenty (20) years**, or at age 75, whichever comes first. Then after age 75, we refund half your premium, less any claims paid, every ten years.
- If you are 66 or older, we refund half your premium, less any claims paid, every ten years.
- After your money is returned, your protection continues and you can collect again!

One of three things could happen in the future:

	#1	#2	#3
Premiums Paid	\$20,000	\$20,000	\$20,000
Less Claims Paid	- 0 -	- 5,000	- 65,000
Refund	\$20,000	\$15,000	- 0 -

Limitations and Exclusions

We will not pay benefits for an accident, injury, or death contributed to, caused by, or resulting from:

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority.
- Operating, learning to operate, serving as a crew member on, or jumping from any aircraft, including those which are not motor-driven.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Being under the influence of any narcotic, unless such narcotic is taken on the advice of a physician and according to the physician's instructions.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Bodily injuries received while the insured person was operating a motor vehicle under the influence of alcohol as evidenced by a alcohol blood level in excess of the state's legal intoxication limit.
- Having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Committing or attempting to commit a felony, or engaging in an illegal occupation.
- Riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; or while testing any vehicle on any race course or speedway.
- Participating in professional or semi-professional sports.
- Participating or competing for money in a rodeo event.

The benefits described in this brochure are contained in policy series A1POL

This brochure is not an insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.

P.O. Box 470608, Cleveland, Ohio 44147 (440) 922-5222
www.familyheritagelife.com

A1BRO2-MN



- **Every hour** there are **15 accidental deaths** and **4,440 disabling injuries**.
- Accidents are the **leading cause of death** among all persons up to age 42.
- Each year, more than **1 in 8 persons** seek medical attention from an injury.
- **9 out of 10** accidental deaths occur **off the job**.
- Nearly **three-fourths** of disabling injuries occur in the home.

The average economic impact of an accident is \$5,900 per household...