PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

ACCIDENT EXPENSE INSURANCE POLICY

Things don't always go according to plan. Accidents can happen anywhere and at any time. Prepare financially for accidents and the high medical bills associated with them.

COM.BRO.ACCIDENT ©

09.27.19

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ACCIDENT EXPENSE POLICY

Accidents can happen in places where you and your family spend the most time: in the home, on the playground or at work. By enrolling in a Philadelphia American Accident Expense Policy, you are giving yourself the extra protection you may need for unpredictable, yet extremely common, accident expenses.

LIFETIME MAXIMUM BENEFIT

- ☑ $2,000,000

CALENDAR YEAR MAXIMUM BENEFIT

- ☐ $250,000
- ☐ $500,000
- ☐ $1,000,000

DEDUCTIBLE

Per Insured person with a maximum of three (3) deductibles per Calendar Year under this policy.

- ☐ $100,000
- ☐ $75,000
- ☐ $50,000
- ☐ $25,000

After the deductible, the plan will pay the Actual Charges up to the Usual, Customary and Reasonable amount for Covered Expenses incurred while Hospital Confined due to Injury of an Insured person.

Actual Charges are defined as the actual amount paid by You or any other entity for services, treatment or material rendered.

ACCIDENTAL DEATH BENEFIT

We will pay the Accidental Death Benefit amount of $50,000 due to death of an Insured person up to age 64, caused by an Injury payable under this policy.

Benefits are subject to Exclusions and Conditions that can be found in the accompanying Outline of Coverage or the Policy Form.

NON-FATAL INJURIES

Resulting in Medical Attention[1]

47.2 Million

Nearly 1 in 7 Americans

INJURIES

Resulting in Death[1]

169,936

96% Increase Over 25 Years

1 Injury Facts, 2019 Edition, National Safety Council

COVERED EXPENSES

Covered Expenses means Actual Charges up to Usual, Customary and Reasonable which are: (1) due to an Injury; and (2) for health-care services or supplies prescribed, performed or ordered by a Physician to prevent, diagnose, or treat an Injury, condition caused by an Injury, or its symptoms and that meet accepted standards of medicine; and (3) incurred while the Insured is covered under this policy.

EXCLUSIONS & LIMITATIONS

Benefits otherwise provided by this policy will not be payable for services or expenses or any such loss resulting from or in connection with: (1) sickness, illness or bodily infirmity; (2) suicide, attempted suicide or intentional self-inflicted Injury, whether sane or insane; (3) dental care or treatment due to injury to teeth or damaged dentures; (4) war or any act of war (whether declared or undeclared) or participating in a riot or felony; (5) alcoholism or drug addiction; (6) travel or flight in any aircraft or device which can fly above the earth's surface in any capacity other than as a fare paying passenger on a regularly scheduled airline; (7) the Insured person's commission or attempt to commit a felony or to which a contributing cause was the Insured person's being engaged in an illegal occupation; (8) the Insured person's being intoxicated or under the influence of any narcotic or controlled or uncontrolled substance unless administered on the advice of a Physician; (9) charges incurred outside the U.S. if an Insured person traveled to the location for the purpose of receiving medical services, drugs or supplies. The purpose of this brochure is solicitation of insurance and contact will be made by an insurance agent or Philadelphia American Life Insurance Company, a subsidiary company of New Era Life Insurance Company.

RENEWABILITY

The policy is guaranteed renewable to age sixty-five (65) of the Primary Insured (Applicant). Premium rates are subject to change.

Underwritten by:
Philadelphia American Life Insurance Company
Houston, Texas

☎ Toll Free Number: 1-800-552-7879

NEW ERA
LIFE INSURANCE COMPANIES

New Era Life Insurance Company
New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company

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