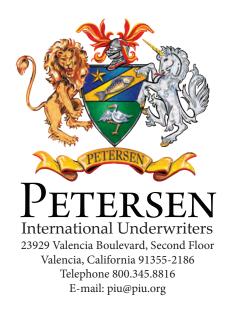
### High Limit Accident Insurance

#### **Accidental Death Insurance**



- Personal & Group Coverage
- War/Terrorism Coverage
- Hazardous Activities
- Medically Substandard Risks





# ACCIDENTAL DEATH & DISMEMBERMENT

Many people do not realize the vast scope of coverage that an Accidental Death and Dismemberment (AD&D) policy can provide. An AD&D policy can provide a benefit in the event of death or dismemberment caused by extreme sports, firearms, fires, plane crashes including private piloting, traffic accidents, and more.

BENEFIT SCHEDULE					
Accidental Death		100% of the Benefit			
Dismemberment					
Loss of or loss of use of two or more members		100% of the Benefit			
Loss of sight of both eyes		100% of the Benefit			
Loss of or loss of use of one member		50% of the Benefit			
Loss of hearing of both ears		50% of the Benefit			
Loss of speech		50% of the Benefit			
Loss of sight of one eye		50% of the Benefit			
Accident Permanent Total Disability		100% of the Benefit			

#### **COVERAGE OPTIONS**

- **24-Hour Coverage** includes any accidental bodily injury, including air travel and common carrier coverage.
- **Common Carrier Coverage** includes any form of conveyance that is certified as a common carrier of passengers, including Air Travel.
- Air Travel Only Coverage includes traveling as a passenger on a Certified Passenger
  Aircraft provided by a commercial airline on a regularly scheduled or non-scheduled,
  special or chartered flight and operated by a properly certified pilot.



#### SPECIAL FEATURES

- Benefits are payable in addition to any other plan.
- Benefits are payable for loss caused by exposure to the weather or in a conveyance that
  results in disappearance or sinking and the body is not found within 365 days of the
  accident.
- Benefits will be paid on the basis of presumption of death.
- Benefits paid in a single lump sum.
- Covers accidental bodily injury sustained while the Certificate is in force and which results in loss within 365 days of the date of the accident.
- War or acts of war and/or terrorism may be covered under this plan by applying for such and paying the additional premium.

#### **BENEFIT OPTIONS**

- Accidental Death pays the principal sum benefit to the designated beneficiary in the event of death due to accidental bodily injury, or exposure to weather as a result of an accident or disappearance or the sinking of a conveyance on which the insured was a passenger and the body is not found within 365 days of the accident.
- **Dismemberment** includes the loss of use of both hands or feet, or one hand and one foot, or the loss of sight of both eyes. The principal sum benefit is paid for these losses. One half the principal sum amount will be paid in the event of the loss of sight of one eye, the loss of use of one hand or one foot, the hearing of both ears or the ability to speak.
- Accident Permanent Total Disability will provide benefits if a competent medical authority determines you to be permanently totally disabled as to being able to perform the substantial and material duties of your occupation.

#### **UNDERWRITING REQUIREMENTS**

- 1. NO medical examinations required.
- 2. Application can be sent by fax or email.
- 3. Underwriting time is one to four working days.
- 4. Benefits may not exceed ten times the annual income <u>unless</u> otherwise justified.



## APPLICATION FOR HIGH LIMIT ACCIDENTAL DEATH INSURANCE

Proposed Insure	l: First	Middle	Last	
Personal Statistic	s: Date of Birth/	Height	_ Weight	Gender □Male □Female
Contact Informatio	n: Email	Telephone (	)Fax	x (
	s: Number & Street	_		
	City			
Employe				
Employe				
Business Addres	s: Number & Street			
	City			
Annual Incom	Annual Income: US\$ Occupation			
Requested Sum Insure	l: US\$	(Not to exceed 10 times annua	al income <u>or</u> satisfactory jus	stification must be submitted)
Period of Insurance	e: Requested Effective Date	Expiry Date		
Policy Owner (If not the insured	:Relationship			
Addres	S:			
		Relationship		
Addre	S:			
Benefits (Check on	): 🚨 24 Hour			
Coverage (Check on			Accidental Death, Dismem	
		Dismemberment (AD&D)	Accidental Permanent Tota	al Disability (AD&D & APTD)
If "Yes" is ansu	ered for any of the following	questions please provid	e full details in the	e space below.
1. Have you ar	y physical defect or infirmity?			☐ Yes ☐ No
	or hearing defective?			☐ Yes ☐ No
3. Have you ever suffered from any nervous or mental condition, fainting episode, blackout, fit or paralysis of any kind?   Yes  No				
4. Have you ever suffered from high blood pressure, a heart condition, rheumatic fever or diabetes?				
5. Have you ever suffered from a "slipped disc" or other spinal disorder, a hernia or any rheumatic or arthritic condition? $\square$ Yes $\square$ No				
6. Have you ever been declined or accepted on special terms for life, accident or illness insurance?				
	you intend to engage in hazardous sports or any other pastimes that expose you to extra personal injury?			
	avelling outside of the USA?		☐ Yes ☐ No	
9. Will any of	our air travel be on private or chartered airc	craft?		☐ Yes ☐ No
Question #	Please provide detai	led information for each question	answered "Yes"	
DECLARATION				
I declare that the above stateme	ts are true and complete, and that, apart from		in good health and ordinari	ly enjoy good health. I agree
to the Underwriters obtaining m	edical information from any doctor who has	attended me and authorize such do	ctor to give this information	n. I agree that this proposal
	ct should the insurance be effected and any insurance of 12 months, treatment free, has		as for recision. I understand	a tnat pre-existing conditions

Proposed Insured \_\_\_\_\_Signature \_\_\_\_

Policy Owner Signature (If other than the proposed Insured) \_