

# American Heritage Life Insurance Company

## An Accident Insurance Policy Illustration

Name:	Valued Customer
Age:	21
Application Signature State:	California
Agent Name:	Home Office
Policy:	AP2 Accident
Type of Coverage:	Individual Only
Benefit Level:	2.5 units
Optional Riders	
Outpatient Physician's Treatment	1.0 unit
Accident Enhancement	1.0 unit
Sickness Hospital Confinement	1.0 unit
Sickness Disability Income	2.5 units
Payment Premium Mode:	Semi-Monthly
Premium by Policy and Rider	
AP2 Accident	\$25.38
Outpatient Physician's Treatment	\$4.00
Accident Enhancement	\$2.51
Sickness Hospital Confinement	\$2.30
Sickness Disability Income	\$9.63
Total Modal Premium:	<hr/> \$43.82

The Standard is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Standard Corporation, Home Office: Northbrook, Illinois. All products are underwritten by American Heritage Life Insurance Company. Home Office: Jacksonville, Florida. This illustration highlights some features of the policy and riders, but is not the insurance contract. Only the actual policy and rider provisions control. The policy and riders set forth, in detail, the rights and obligations of both the insured and



Policy AP2 pays the following benefits for covered on and off the job accidental injuries which result within 90 days (180 days for loss of life or dismemberment) of the covered accident. Covered losses must be diagnosed

Benefits	Maximum Benefit
Accidental Death & Dismemberment	Up to \$50000 for primary 3x for common carrier
Hospital Confinement	\$250.0/Day, max 90 days
Disability	\$1500.0/Month, max 6 months
Dislocation or Fracture	Up to \$5000 for primary
Ambulance	\$250.0 Regular Ambulance  \$500.0 Air Ambulance
Medical Expenses	Up to \$625.0
Sickness Disability Income Rider	\$0.0/Month, max 6 months
Sickness Hospital Confinement Rider	\$100.0/Day, max 90 days
Outpatient Physician's Treatment Rider	\$50.0 for each day
Accident Follow-Up Treatment Benefit	\$50.0/Day
Physical Therapy Benefit	\$30.0/Day
Lacerations Benefit	\$50.0/Year
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery Benefit	\$500.0
Exploratory surgery (arthroscopy) only, no surgical repair	\$150.0
Ruptured Disc Surgery Benefit	\$500.0
Appliance Benefit	\$125.0
Non-local Transportation Benefit	\$300.0/Trip
Family Member Lodging Benefit	\$100.0/Day
Brain Injury Diagnosis Benefit	\$150.0
Eye Surgery Benefit	\$100.0

Burns Benefit	
if burn covers less th 15% of body surface	\$100.0
if burn covers 15% or more of body surface	\$500.0
Skin Graft Benefit	50% of burn benefit
Initial Hospitalization Benefit	\$1000.0
Blood and Plasma Benefit	\$300.0
Hospital Intensive Care Unit Confinement Benefit	\$400.0/Day
Open Abdominal or Thoracic Surgery Benefit	
If exploratory surgery is done and no surgical repair is	\$1000.0
done then we will pay the amount shown.	\$100.0
Prosthesis Benefit	
1 device	\$500.0
2 or more devices	\$1000.0
Paralysis Benefit	
paraplegia	\$7500.0
quadriplegia	\$15000.0
Coma with Respiratory Assistance Benefit	\$10000.0
Extended Disability Benefit	\$0.0/Month
Extended Hospitalization Benefit	\$0.0/Day, Up to 275 days