

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!

		#1	#2	#3
One of three things could happen in the future:	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:

- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself, or a covered spouse or child intentionally, regardless of mental capacity.
- Having any disease or bodily/mental illness or degenerative condition. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- 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.
- Operating, learning to operate, serving as a crew member on, or jumping from any aircraft, including those which are not motor-driven.
- Being legally intoxicated or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a physician and according to the physician's instructions. Having a blood alcohol level that exceeds the level permitted by the laws of the state where the accident occurs which pertain to driving a motor vehicle will be presumptive proof of intoxication.
- Committing or attempting to commit a felony, or working at an illegal job.
- Participating in professional or semi-professional sports.
- Participating for money in a rodeo event.
- Participating in war or any act of war, declared or not.

The benefits described in this brochure are contained in policy series A5POL

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.

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InjurCare
Plus
ACCIDENTAL INJURY INSURANCE

Family
Heritage
Life Insurance Company of America

- **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...**

A5BRO2-WV



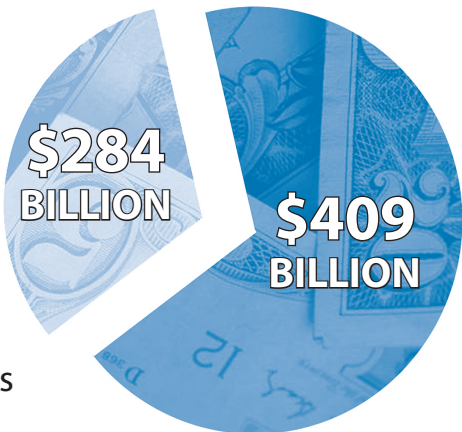
...in the United States, total costs exceed \$693 billion.

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:

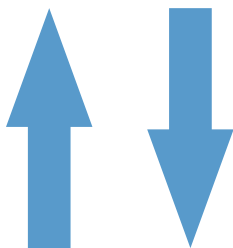
- Doctor Bills
- Hospital Charges
- Medical Expenses



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 Plus

- 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 Plus Benefits (3 Levels of Coverage Available)	ELITE	PREFERRED	STANDARD
Emergency Treatment Benefit <ul style="list-style-type: none">• For emergency treatment within 7 days after a covered accident, charges up to• Payable if treatment is received in an Emergency Room, or one of the following: <i>Surgical procedure, needle aspiration, tetanus shot, damaged tooth repair, treatment for poisoning, removal of foreign object from eye, second or third degree burn treatment, prescription medications, antivenom therapy, laceration or puncture wound repair, cast and crutches.</i>	\$300	\$200	\$100
Hospital Inpatient Benefit (up to 180 days per covered accident) <ul style="list-style-type: none">• For each day	\$450	\$300	\$150
Hospitalization Plus Benefit (once per calendar year, per covered person) <ul style="list-style-type: none">• Upon inpatient hospitalization due to a covered accident	\$900	\$600	\$300
Ambulance Benefit (for a covered accident) <ul style="list-style-type: none">• For transportation by a licensed professional ambulance service to a hospital where you are treated• Ground Ambulance, charges up to• Air Ambulance, charges up to	\$600 \$1,200	\$400 \$800	\$200 \$400
Fracture Benefit (complete list of fractures and dollar amounts are shown in the policy) <ul style="list-style-type: none">• Pays for fractures treated by a physician within 30 days of a covered accident:• Thigh• Lower Leg• Wrist/Ankle <i>(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% and Stress fractures pay 20%)</i>	\$7,500 \$3,000 \$2,100	\$5,000 \$2,000 \$1,400	\$2,500 \$1,000 \$700
Diagnostic Imaging Benefit (within 7 days of a covered accident) <ul style="list-style-type: none">• Pays if you receive an X-ray, CT scan, digital motion x-ray or MRI to diagnose an injury from a covered accident, charges up to	\$150	\$100	\$50
Physical Rehabilitation Benefit (up to 3 sessions each day we pay Hospital Inpatient Benefit) <ul style="list-style-type: none">• For each day of qualified outpatient physical therapy prescribed by a physician following a covered accident, charges up to <i>(Treatment must begin 90 days after the accident or your discharge date from the hospital, whichever is later)</i>	\$75	\$50	\$25
Dismemberment Benefit <ul style="list-style-type: none">• Pays if a covered accident causes the dismemberment of a limb or loss of the use of an eye within one year:• Single• Multiple <i>(This benefit is reduced by any Fracture Benefit resulting from the same covered accident)</i>	\$15,000 \$30,000	\$10,000 \$20,000	\$5,000 \$10,000
Accidental Death Benefit <ul style="list-style-type: none">• Pays if you are injured in a covered accident and the injury causes you to die within 90 days after the accident <i>(This benefit is reduced by any Fracture or Dismemberment Benefit paid for the same covered accident)</i>	\$30,000	\$20,000	\$10,000
Family Lodging Benefit (for Single Parent, Married Couple and Family policies only) <ul style="list-style-type: none">• For each day, up to 60 days, of lodging for a covered family member while you are hospitalized for treatment of a covered accident, we will pay charges up to	\$75	\$50	\$25
Family Education Benefit (for Family and Single Parent policies only) <ul style="list-style-type: none">• Pays when the first Accidental Death Benefit is paid for the policyowner or covered spouse for surviving children's tuition at an accredited institution of post-secondary education. Not payable for any child after that child attains age 25. <i>(up to \$3,000, \$2,000 or \$1,000 per calendar year, per covered child, for up to 5 covered children)</i>	up to \$12,000	up to \$8,000	up to \$4,000

COVERED CHILDREN RECEIVE 50% OF THE ADULT BENEFITS SHOWN (EXCEPT FAMILY BENEFITS)

*All facts and statistics taken from The National Safety Council: Injury Facts - 2012 Update

POLICYOWNER'S
AGE AT ISSUE

INDIVIDUAL

SINGLE PARENT

COUPLE

FAMILY

ACCIDENT-ELITE

Minimum Age-50	ROP	\$59.00	\$72.00	\$79.00	\$92.00
51-55	ROP	\$66.00	\$79.00	\$88.00	\$99.00
56-60	ROP	\$84.00	\$96.00	\$107.00	\$119.00
61-65	ROP	\$118.00	\$129.00	\$148.00	\$159.00
66-70	ROP	\$92.00	\$102.00	\$130.00	\$140.00

ACCIDENT-PREFERRED

Minimum Age-50	ROP	\$49.00	\$59.00	\$64.00	\$74.00
51-55	ROP	\$52.00	\$62.00	\$69.00	\$79.00
56-60	ROP	\$64.00	\$74.00	\$86.00	\$96.00
61-65	ROP	\$90.00	\$100.00	\$118.00	\$128.00
66-70	ROP	\$74.00	\$82.00	\$107.00	\$115.00

ACCIDENT-STANDARD

Minimum Age-50	ROP	\$33.00	\$39.00	\$43.00	\$49.00
51-55	ROP	\$34.00	\$42.00	\$46.00	\$54.00
56-60	ROP	\$42.00	\$49.00	\$59.00	\$66.00
61-65	ROP	\$60.00	\$67.00	\$82.00	\$89.00
66-70	ROP	\$54.00	\$60.00	\$79.00	\$85.00

POLICYOWNER'S
AGE AT ISSUE

INDIVIDUAL

SINGLE PARENT

COUPLE

FAMILY

ACCIDENT-ELITE

Minimum Age-50	ROP	\$354.00	\$432.00	\$474.00	\$552.00
51-55	ROP	\$396.00	\$474.00	\$528.00	\$594.00
56-60	ROP	\$504.00	\$576.00	\$642.00	\$714.00
61-65	ROP	\$708.00	\$774.00	\$888.00	\$954.00
66-70	ROP	\$552.00	\$612.00	\$780.00	\$840.00

ACCIDENT-PREFERRED

Minimum Age-50	ROP	\$294.00	\$354.00	\$384.00	\$444.00
51-55	ROP	\$312.00	\$372.00	\$414.00	\$474.00
56-60	ROP	\$384.00	\$444.00	\$516.00	\$576.00
61-65	ROP	\$540.00	\$600.00	\$708.00	\$768.00
66-70	ROP	\$444.00	\$492.00	\$642.00	\$690.00

ACCIDENT-STANDARD

Minimum Age-50	ROP	\$198.00	\$234.00	\$258.00	\$294.00
51-55	ROP	\$204.00	\$252.00	\$276.00	\$324.00
56-60	ROP	\$252.00	\$294.00	\$354.00	\$396.00
61-65	ROP	\$360.00	\$402.00	\$492.00	\$534.00
66-70	ROP	\$324.00	\$360.00	\$474.00	\$510.00

POLICYOWNER'S
AGE AT ISSUE

INDIVIDUAL

SINGLE PARENT

COUPLE

FAMILY

ACCIDENT-ELITE

Minimum Age-50	ROP	\$708.00	\$864.00	\$948.00	\$1,104.00
51-55	ROP	\$792.00	\$948.00	\$1,056.00	\$1,188.00
56-60	ROP	\$1,008.00	\$1,152.00	\$1,284.00	\$1,428.00
61-65	ROP	\$1,416.00	\$1,548.00	\$1,776.00	\$1,908.00
66-70	ROP	\$1,104.00	\$1,224.00	\$1,560.00	\$1,680.00

ACCIDENT-PREFERRED

Minimum Age-50	ROP	\$588.00	\$708.00	\$768.00	\$888.00
51-55	ROP	\$624.00	\$744.00	\$828.00	\$948.00
56-60	ROP	\$768.00	\$888.00	\$1,032.00	\$1,152.00
61-65	ROP	\$1,080.00	\$1,200.00	\$1,416.00	\$1,536.00
66-70	ROP	\$888.00	\$984.00	\$1,284.00	\$1,380.00

ACCIDENT-STANDARD

Minimum Age-50	ROP	\$396.00	\$468.00	\$516.00	\$588.00
51-55	ROP	\$408.00	\$504.00	\$552.00	\$648.00
56-60	ROP	\$504.00	\$588.00	\$708.00	\$792.00
61-65	ROP	\$720.00	\$804.00	\$984.00	\$1,068.00
66-70	ROP	\$648.00	\$720.00	\$948.00	\$1,020.00