

Afghanistan Albania Algeria Andorra

High Limit Accident Insurance

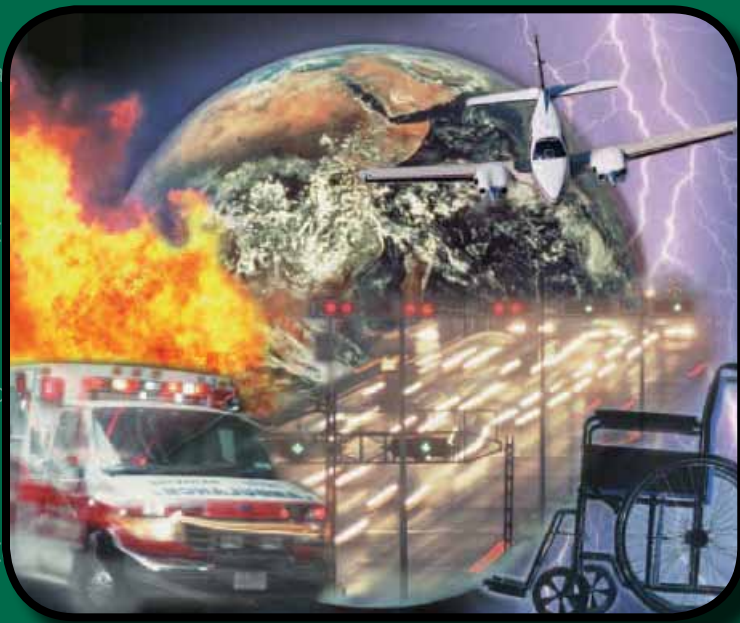
Angola Anguilla Antarctica Antigua

Argentina Armenia Aruba Australia

Austria Azerbaijan Bahamas Bahrain

Belarus Belgium Belize Benin Bermuda

Bolivia Botswana Brazil Brunei



Bulgaria

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Island

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Croatia Cuba Cyprus Czech Denmark

Djibouti Dominica Dominican Republic

East Timor Ecuador Egypt Eritrea

Accidental Death Insurance

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



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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 unless otherwise justified.



HIGH LIMIT ACCIDENT APPLICATION

Proposed Insured: First _____ Middle _____ Last _____

Personal Statistics: Date of Birth ____/____/____ Height _____ Weight _____ Gender Male Female

Contact Information: Email _____ Telephone (____) _____ - _____ Fax (____) _____ - _____

Residence Address: Number & Street _____

City _____ State _____ Zip Code _____

Employer: _____

Business Address: Number & Street _____

City _____ State _____ Zip Code _____

Countries to be visiting outside the U.S. (if any): _____

Air Travel: Will aviation travel be on regularly scheduled airlines? If no, please provide details: Yes No: _____

Occupation: _____ Annual Income US\$ _____

Period of Insurance: Effective Date _____ Expiry Date _____

Sum Insured: US\$ _____ (Not to exceed 10 times annual income or satisfactory justification must be submitted)

Policy Owner (If not the insured): _____ Relationship _____

Address: _____

Beneficiary: _____ Relationship _____

Address: _____

Benefits (Check one): 24 Hour or Common Carrier or Air Travel Only

Options: Acts of War & Terrorism

Coverage (Check one): Accidental Death (AD) or Accidental Death & Dismemberment (AD&D) or Accidental Death, Dismemberment & Accidental Permanent Total Disability (AD&D & APTD)

Please answer all the questions and provide dates and details in the area below

- | | | | |
|---|--|--|--|
| 1. Have you any physical defect or infirmity? | <input type="checkbox"/> Yes <input type="checkbox"/> No | 6. Have you ever been declined or accepted on special terms for life, accident or illness insurance? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Is your sight or hearing defective? | <input type="checkbox"/> Yes <input type="checkbox"/> No | 7. Do you intend to engage in hazardous sports or any other pastimes that expose you to extra personal injury? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you ever suffered from any nervous or mental condition, fainting episode, blackout, fit or paralysis of any kind? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Dates & Details to all "YES" answers to questions #1-7 _____ | |
| 4. Have you ever suffered from high blood pressure, a heart condition, rheumatic fever or diabetes? | <input type="checkbox"/> Yes <input type="checkbox"/> No | _____ | |
| 5. Have you ever suffered from a "slipped disc" or other spinal disorder, a hernia or any rheumatic or arthritic condition? | <input type="checkbox"/> Yes <input type="checkbox"/> No | _____ | |

DECLARATION

I declare that the above statements are true and complete, and that, apart from the matters declared above, I am in good health and ordinarily enjoy good health. I agree to the Underwriters obtaining medical information from any doctor who has attended me and authorize such doctor to give this information. I agree that this proposal shall form the basis of the contract should the insurance be effected and any misstatements above may be grounds for rescission. I understand that pre-existing conditions are not covered until a period of insurance of 12 months, treatment free, has elapsed.

Proposed Insured _____ Signature _____ Date _____

Policy Owner Signature (If other than the proposed Insured) _____ Date _____