

**Ohio****Hamilton County, OH**

This policy offers the flexibility to vary your coverage by selecting one of two benefit levels. There are no annual maximums. Benefits start all over with each accident, and are paid in addition to any other coverage in place. Payroll deduction for your premiums makes it easy, too.

Product base	Group	
<b>Coverage type</b>	Accident Insurance that provides expense reimbursement for actual charges up to policy maximum. Covers off-the-job coverage for accidental injuries, hospital care, and accidental death benefits. There is no coverage for sickness. Two benefit levels available. Coverage is available to the insured, spouse, and children, and is renewable to age 70.	
<b>Benefit amount</b>	<input type="checkbox"/> Level Two	<input type="checkbox"/> Level Four
› <b>Accident medical expense:</b> Pays the actual expenses up to the amount selected for diagnosis or treatment by a physician or in an emergency room. ER subject to a \$50 deductible.	\$ 1,000	\$ 2,000
› <b>Ambulance:</b> Pays actual expenses up to the amount selected if injury requires ground or air ambulance transportation.	\$ 500	\$ 1,000
› <b>Hospital indemnity:</b> Pays a benefit equal to the amount selected if an injury requires inpatient hospital confinement, including a room charge, that starts within 30 days after the accident. The benefit is limited to 30 days per accident.	\$ 150	\$ 300
› <b>Accidental death, dismemberment and loss of sight (AD&amp;D):</b>		
Loss of life	\$ 10,000	\$ 20,000
Any combination of two or more hands, feet, or eyes	\$ 10,000	\$ 20,000
Loss of single hand, foot or eye	\$ 5,000	\$ 10,000
Multiple fingers and/or toes	\$ 1,000	\$ 2,000
Single finger or toe	\$ 500	\$ 1,000

**Additional included benefits**

**Total disability premium waiver:** If the insured becomes disabled before age 60 and as the result of injuries suffered in an accident, premiums will be waived after six months of total and continuous disability.

- Fracture and dislocation:** Pays a benefit when a covered person suffers one of the fractures or dislocations listed. The benefit payable will equal the percentage shown, of the unit selected, for the injury. Pays 150% of the larger loss of two or more covered losses.
- \$1,500

**Fractures**

• Hip bone (pelvis) or femur	100%
• Vertebra	75%
• Skull (depressed or ping-pong fracture)	65%
• Leg (tibia or fibula)	50%
• Bones of the foot, ankle, kneecap, hand, wrist or forearm (radius or ulna)	40%
• Lower jaw, shoulder blade, collar bone	35%
• Upper arm, upper jaw, skull (simple, non-depressed fracture)	25%
• Facial bones (or nose)	20%
• Finger, toe, rib, coccyx	6%

**Dislocations**

• Hip	100%
• Knee (does not include dislocation of the patella)	50%
• Foot (does not include dislocation of the toes), ankle or shoulder	35%
• Hand (does not include dislocation of fingers), lower jaw, wrist or elbow	20%
• Finger, toe	6%

- Hospital intensive care:** Pays a daily benefit when a covered person is confined to a hospital intensive care unit as a result of injuries suffered in a covered accident. The benefit is payable for a maximum of 30 days for any one accident.
- \$300

Insured by Kanawha Insurance Company, a Humana company.

This is not a complete disclosure of plan qualifications and limitations. Please review this information before applying for coverage. The amount of benefits provided depends on the plan selected. Premiums will vary according to the selection made.

Policy: 7006 1/04 or 8006 11/04

Underwritten by Kanawha Insurance Company