



BE WELL. BE SMART. BE PROTECTED.

accident insurance

on- or off-the-job including a disability income benefit plus optional riders

An accident can wreak havoc on your savings if you're not prepared. That's why there's accident insurance. It gives you a cushion to help cover medical expenses and living costs when you get hurt unexpectedly.

On average there are 11 unintentional-injury deaths and about 2,330 disabling injuries every hour during the course of a year.¹ About 37% of all hospital emergency department visits in the U.S. are injury related.¹

Accident insurance can pay you a lump sum benefit for on- or off-the-job accidental injuries, plus some medical benefits. Because accident insurance is supplemental, it works in addition to other insurance you may have. You can use the policy on its own or to fill a gap left by your other coverage.

- Benefits paid directly to you unless assigned
- Benefits paid regardless of other coverage
- Coverage for you, or you and your family
- Guaranteed renewable to age 70, subject to change in premiums by class

Would your finances survive an accidental injury?

¹ National Safety Council, *Injury Facts*, 2003.



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Allstate AP2 Accident Policy Benefits

When you buy this accident insurance, you pick Basic, Enhanced or Premier coverage. You can choose the amount of coverage to fit your budget or to ensure a certain benefit amount for covered injuries. **Benefit amounts indicated below in blue are the same for any covered insured.**

Benefits	COVERED	BASIC	ENHANCED	PREMIER
<p>Loss of Life or Limbs</p> <p>We pay maximum amount shown for death. Loss of limb benefit amounts are based on injury (see Injury Benefit Amounts on opposite page). If an accident occurs while a covered person is a fare paying passenger on a scheduled common carrier, we pay a benefit equal to 3 times the amount shown.</p>	Insured Spouse Children	up to \$20,000 \$10,000 \$5,000	up to \$30,000 \$15,000 \$7,500	up to \$40,000 \$20,000 \$10,000
<p>Dislocation or Fracture</p> <p>We pay up to maximum amount shown. Amount paid based on injury (see Injury Benefit Amounts on opposite page). No benefit will be paid for any dislocation or fracture that is not listed in the Injury Benefit Amounts chart.</p>	Insured Spouse Children	up to \$2,000 \$1,000 \$500	up to \$3,000 \$1,500 \$750	up to \$4,000 \$2,000 \$1,000
<p>Hospital Confinement</p> <p>We pay the amount shown for each day a covered person is admitted to and confined as an inpatient in a hospital as a result of an injury up to a maximum of 90 days for each period of continuous hospital confinement.²</p>	Insured Spouse Children	\$100/day	\$150/day	\$200/day
<p>Ambulance (needed as a result of accidental injury)</p> <p>We pay the amount shown for transfer to or from a hospital by regular ambulance.</p>	Insured Spouse Children	regular \$100	regular \$150	regular \$200
<p>We pay the amount shown for transfer to or from a hospital by air ambulance.</p>	Insured Spouse Children	air \$200	air \$300	air \$400
<p>Medical Expenses</p> <p>We pay up to amount shown for doctor fees, x-rays, and emergency services required as a result of an injury and repair to sound natural teeth, if diagnosed by a licensed dentist to be a result of the accident.²</p>	Insured Spouse Children	up to \$250	up to \$375	up to \$500
<p>Disability (Primary Insured Only)</p> <p>We pay the amount shown when the primary insured is totally disabled for 3 full days; payable for only one disability at a time; maximum benefit period 6 months. For any period of disability less than one full month, 1/30th of the monthly disability amount is paid for each day of total disability. The primary insured is totally disabled when, due to an accidental injury as defined in the policy, is unable to perform with reasonable continuity the substantial and material acts necessary to pursue his or her usual occupation in the usual or customary way or to engage with reasonable continuity in another occupation in which he or she could reasonably be expected to perform satisfactorily in light of his or her age, education, training, experience, station in life, physical and mental capacity.</p>	Insured Spouse Children	\$600/mo. n/a n/a	\$900/mo. n/a n/a	\$1,200/mo. n/a n/a

Eligibility / Family Policies / Termination

Family coverage includes you, your spouse, and dependent children as defined in the policy. If you die while you have family coverage in force, the policy will continue with your spouse as the primary insured person. If your spouse is covered, his/her coverage ends upon a valid decree of divorce. If your child is covered, his/her coverage ends on the policy anniversary following the date the child is no longer eligible, which is the earlier of when he/she marries, is no longer living with you or turns 21 (25 if a full-time student at a regular educational institution of higher learning beyond high school).

premiums for Accident Policy

Basic Plan has 1 unit of AP2. Enhanced Plan has 1.5 units of AP2. Premier Plan has 2 units of AP2.

BASIC PLAN		ENHANCED PLAN		PREMIER PLAN	
Monthly		Monthly		Monthly	
ind.	\$21.56	ind.	\$31.30	ind.	\$41.03
family	\$37.36	family	\$54.99	family	\$72.63
Annual		Annual		Annual	
ind.	\$248.58	ind.	\$360.87	ind.	\$473.16
family	\$430.86	family	\$634.29	family	\$837.72

Issue Ages: 21-64

² Coverage only for hospitals and treatment in the US or its territories

Injury Benefit Amounts

The list below shows covered injury benefits for Enhanced coverage and one occurrence. Benefits for Basic coverage are two-thirds of the amounts shown. Benefits for Premier coverage are one-and-one-third of the amounts shown. A covered spouse gets 50% of the amounts shown; covered children get 25% of the amount shown. *An example:* If you buy Enhanced coverage and break your ankle, you'll receive \$1,200, which is the amount on the chart. If you had Premier coverage, you'd get \$1,600 for a broken ankle.

FOR THE LOSS OF:		FOR COMPLETE DISLOCATION OF:		FOR COMPLETE, SIMPLE OR CLOSED FRACTURE OF BONE OR BONES OF:			
Life, or both eyes, or both hands or arms, or both feet or legs, or one hand or arm and one foot or leg	\$30,000	Hip joint	\$3,000	Hip, thigh (femur), pelvis**	\$3,000	Two or more ribs, fingers or toes, bones of face or nose	\$450
One eye, or one hand or arm, or one foot or leg	\$15,000	Knee joint*, bone or bones of the foot*, ankle joint	\$1,200	Skull**	\$2,850	One rib, finger or toe, Coccyx	\$210
one or more entire toes	\$1,500	Wrist joint	\$1,050	Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,650		
one or more entire fingers	\$1,200	Elbow joint	\$900	Ankle, knee cap (patella), collarbone (clavicle), forearm (radius or ulna)	\$1,200		
		Shoulder joint	\$600	Foot**, hand or wrist**	\$1,050		
		Bone or bones of the hand*, Collarbone	\$450	Lower jaw**	\$600		
		Two or more fingers or toes	\$210				
		One finger or toe	\$90				

*Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). **Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

You can choose to enhance your accident policy by adding one or two optional riders. The number of units and the plan selected for the accident riders is equal to the number of units and plan selected for the accident insurance policy.

Optional Rider Benefits	COVERED	BASIC	ENHANCED	PREMIER
Sickness Disability Income Rider (APDIR1) (Primary Insured Only) After the 7-day elimination period (which is not retroactive), we pay the amount shown each month up to a maximum of 6 months when the insured employee is totally disabled as described below. For total disability less than one full month, and for which this benefit is payable, 1/30th of the monthly disability income amount is paid for each day. Total disability resulting from pregnancy or childbirth is covered the same as any covered sickness if the rider has been in effect for the 10 consecutive months preceding the commencement of such total disability. Total disability resulting from complications of pregnancy or childbirth are treated the same as any other sickness. The primary insured is totally disabled when, due solely to sickness, is unable to perform with reasonable continuity the substantial and material acts necessary to pursue his or her usual occupation in the usual or customary way or to engage with reasonable continuity in another occupation in which he or she could reasonably be expected to perform satisfactorily in light of his or her age, education, training, experience, station in life, physical and mental capacity.	Insured Spouse Children	\$600/mo. n/a n/a	\$900/mo. n/a n/a	\$1,200/mo. n/a n/a
Outpatient Physician's Treatment Benefit Rider (APOPTR1) We pay the amount shown when a covered person is treated by a physician outside of a hospital. This benefit is limited to 2 visits per calendar year, per covered person; and a maximum of 4 visits per calendar year if the policy is in force as family coverage. Treatment can be for sickness, annual wellness exams, or other visits to a physician outside of a hospital.	Insured Spouse Children	\$50/visit	\$75/visit	\$100/visit

premiums for Accident Policy with Sickness Disability Income Rider

Basic Plan has 1 unit each of AP2 and Sickness Disability Income Rider. Enhanced Plan has 1.5 units each of AP2 and Sickness Disability Income Rider. Premier Plan has 2 units each of AP2 and Sickness Disability Income Rider.

BASIC PLAN		ENHANCED PLAN		PREMIER PLAN	
Monthly		Monthly		Monthly	
ind.	\$29.26	ind.	\$42.85	ind.	\$56.43
family [†]	\$45.06	family [†]	\$66.54	family [†]	\$88.03
Annual		Annual		Annual	
ind.	\$337.42	ind.	\$494.13	ind.	\$650.84
family [†]	\$519.70	family [†]	\$767.55	family [†]	\$1,015.40

Issue Ages: 21-50

[†] The family and primary insured are covered under the base policy. Only the primary insured is covered under the Sickness Disability Income Rider.

premiums for Accident Policy with Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider

Basic Plan has 1 unit each of AP2, Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider. Enhanced Plan has 1.5 units each of AP2, Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider. Premier Plan has 2 units each of AP2, Sickness Disability Income Rider and Outpatient Physician's Treatment Benefit Rider.

BASIC PLAN		ENHANCED PLAN		PREMIER PLAN	
Monthly		Monthly		Monthly	
ind.	\$37.26	ind.	\$54.85	ind.	\$72.43
family ^{††}	\$61.66	family ^{††}	\$91.44	family ^{††}	\$121.23
Annual		Annual		Annual	
ind.	\$429.72	ind.	\$632.58	ind.	\$835.44
family ^{††}	\$711.23	family ^{††}	\$1,054.85	family ^{††}	\$1,398.46

Issue Ages: 21-50

^{††} The family and primary insured are covered under the base policy and the Outpatient Physician's Treatment Benefit Rider. Only the primary insured is covered under the Sickness Disability Income Rider.

Renewability

The policy is guaranteed renewable until age 70, subject to change in premiums by class.

Timing

We provide benefits if a covered person sustains an injury which results in a covered loss. Coverage is effective on the date assigned by the home office and shown on your actual policy.

Exclusions and Limitations

If more than one dismemberment, dislocation or fracture is sustained in any one injury, the total amount we will pay will not exceed the maximum amount shown in the Benefits section. We do not cover any loss as a result of: injuries incurred before the policy date, subject to the Time Limit on Certain Defenses Provision; or any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or suicide or any attempt at suicide, whether sane or insane; or any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic, unless administered on the advice of a physician; or any bacterial infections (except pyogenic infections that occur with and through an accidental cut or wound); or participation in any form of aeronautics except as a fare-paying passenger in a licensed aircraft provided by a common carrier and operating between definitely established airports; or the taking of poison or asphyxiation from or voluntary inhalation of gas or fumes; or committing or attempting to commit an assault or

felony; or driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or mental diseases or deficiencies without demonstrable organic disease; or injuries sustained by a dependent child while practicing for or participating in an organized competitive football game; or hernia, including complications due to hernia; or injuries incurred while serving as an active member of the Military, Naval or Air Forces of any country or combination of countries. Upon notice and proof of service in such forces we will return the pro-rata portion of the premium paid for any period of such service. Disability benefits for injuries resulting from a sprained, strained or lame back or any intervertebral disc condition are limited to a maximum of three months for any one injury.

Termination Provision for All Riders

The riders terminate and are no longer in force on the earliest of: the end of the grace period for the payment of the premium for the policy or the rider; or the date the policy terminates; or the next renewal date after the insured's request to terminate the rider.

Exclusions and Other Limitations That Apply to All Riders

The riders do not pay disability benefits for sickness (conditions - APOPTR1) caused by or resulting from: any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or attempted

suicide, while sane or insane; or any loss sustained or contracted in consequence of being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; or alcoholism, drug addiction or dependence upon any controlled substance; or mental illness without demonstrable organic disease; or voluntary inhalation of gas or fumes.

In addition to the exclusions and limitations listed above, rider APOPTR1 has the following exclusion and limitation: dental or plastic surgery for cosmetic purposes, unless the surgery is required to correct a disorder of normal body functions.

Rider APDIR1 Contains a Pre-existing Condition Limitation

A pre-existing condition is a condition which manifests itself within 2 years prior to the effective date of coverage or for which medical advice or treatment was recommended by or received from a physician in the 2 year period prior to the effective date of coverage. If the insured has a pre-existing condition, we will not pay benefits for such condition during the 2 year period beginning on the rider date, unless the condition: was disclosed without material misrepresentation in answer to questions in the application for the rider; and is not excluded by name or specific description.

This brochure is for use in California.



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Accident insurance benefits provided by policy AP2 or state variations thereof. AP2 is an accident only policy and does not pay benefits for sickness. Outpatient Physician's Treatment Rider provided by rider APOPTR1, or state variations thereof. Sickness Disability Income Rider provided by rider APDIR1, or state variations thereof. The policy and riders are underwritten by American Heritage Life Insurance Company. This brochure 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 the insurance company. The policy is a limited benefit accident policy with optional riders. The policy and riders are not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from us.

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