

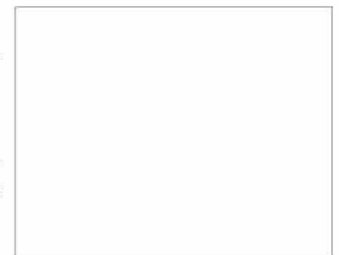
American Heritage Life Insurance Company

An Accident Insurance Policy Illustration

Name:	
Age:	47
Application Signature State:	California
Case Name:	
Agent Name:	1LWP0 SONOMA VALLEY INS AGCY INC
Policy:	AP2 Accident (AP2CA)
Type of Coverage:	Family
Benefit Level:	2 units
Optional Riders:	
Sickness Disability Income Rider (APDIR1CA Rev. (10/03))	2 units
Sickness Hospital Confinement Rider (APHCR1CA)	2 units
Premium Payment Mode:	Monthly
Premium by Policy and Rider:	
AP2 Accident	\$72.63
Sickness Disability Income Rider	\$15.40
Sickness Hospital Confinement Rider	<u>\$21.20</u>
Total Modal Premium:	\$109.23

July 31, 2013

Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of the Allstate 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 the insurance company. ©2013 Allstate Insurance Company.



Policy AP2 pays the following benefits for covered on and off the job accidental injuries. Covered losses must be diagnosed by a physician. Any loss not stated is not covered.

Accidental Death & Dismemberment

Maximum amount is paid for death. Amount paid for dismemberment depends on dismemberment, as shown in policy schedule.

Up to \$40,000 maximum amount for primary insured

Up to \$20,000 maximum for spouse, if covered

Up to \$10,000 maximum for each child, if covered

If accident occurs on a common carrier, policy pays 3 times the amount otherwise payable.

Hospital Confinement

\$200 per day

Maximum of 90 days per injury. Hospital must be located in the United States or its territories.

Disability

\$1,200 per month, payable on the primary insured only, beginning the first day if totally disabled for 3 full days. Payable for only one disability at a time. Maximum benefit period 6 months.

Dislocation or Fracture

Amount paid depends on dislocation or fracture, as shown in policy schedule. Only dislocations and fractures listed in policy schedule are covered.

Up to \$4,000 maximum amount for primary insured

Up to \$2,000 maximum for spouse, if covered

Up to \$1,000 maximum for each child, if covered

Ambulance

(needed as a result of accidental injury)

\$200 Regular Ambulance

\$400 Air Ambulance

Medical Expenses

Medical fees up to \$500 for insured, spouse or each child, if covered. Includes physician fees, X-rays, emergency services, and repair to natural teeth if diagnosed by a dentist to have resulted from the accident. Treatment must be received in the United States or its territories.

Sickness Disability Income Rider

After the 7 day elimination period (which is not retroactive), we pay \$1,200 per month when we receive written certification by a physician that the primary insured, not as a result of injury, is totally disabled solely as a result of sickness, subject to a maximum of 6 months. For any period of total disability which is less than one full month, and for which the benefit is payable, 1/30th of the monthly disability income amount is paid for each day in such period.

Total disability resulting from pregnancy or childbirth is covered the same as any other covered sickness if this rider has been in effect for the 10 consecutive months preceding the commencement of such total disability.

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: is disclosed without material misrepresentation in answer to questions in the application for this rider; and is not excluded by name or specific description.

A pre-existing condition is a condition which manifested 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.

This rider does not pay disability benefits for sickness caused by or resulting from:

1. any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or
2. attempted suicide, while sane or insane; or
3. 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
4. alcoholism, drug addiction or dependence upon any controlled substance; or
5. mental illness without demonstrable organic disease; or
6. voluntary inhalation of gas or fumes.

Sickness Hospital Confinement Rider

When a covered person is confined as an inpatient in a hospital, we pay \$200 per day for hospital confinement due exclusively to sickness (not resulting from injury). Maximum number of days payable is 90 days for each such period of continuous hospital confinement.

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: is disclosed without material misrepresentation in answer to questions in the application for this rider; and is not excluded by name or specific description.

A pre-existing condition is a condition which manifested 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.

The rider does not pay hospital confinement benefits for sickness caused by or resulting from:

1. any act of war, whether or not declared, participation in a riot, insurrection or rebellion; or
2. attempted suicide, while sane or insane; or
3. 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
4. alcoholism, drug addiction or dependence upon any controlled substance; or
5. voluntary inhalation of gas or fumes; or
6. mental illness without demonstrable organic disease; or
7. dental or plastic surgery for cosmetic purposes, unless the surgery is required to correct a disorder of normal body functions; or
8. a newborn child's routine nursing or routine well baby care; or
9. childbirth unless this rider has been in effect for the 10 consecutive months preceding the hospital confinement (complications of pregnancy or childbirth are covered to the same extent as a sickness).

Limitations and Exclusions

Policy AP2 does not cover any loss as a result of:

- a. injury incurred prior to the effective date of coverage, subject to the Time Limits on Certain Defenses Provision; or
- b. any act of war whether or not declared, participation in a riot, insurrection or rebellion; or
- c. suicide or any attempt at suicide, whether sane or insane; or
- d. 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
- e. any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- f. 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
- g. taking of poison or asphyxiation from or voluntary inhaling of gas or fumes; or
- h. committing or attempting to commit an assault or felony; or
- i. driving in any organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway; or
- j. mental diseases or deficiencies without demonstrable organic disease; or
- k. injuries sustained by a dependent child while practicing for or participating in an organized competitive football game; or
- l. hernia, including complications due to hernia.

Any injury incurred while a covered person is an active member of the Military, Naval or Air Forces of any country or combination of countries is not covered. 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 payable for injuries resulting from a sprained, strained or lame back or any intervertebral disc conditions are limited to a maximum period of 3 months for any one injury.

Renewability

The policy is renewable until the insured's age 70, subject to change in premium by class.

Effective Date

The effective date of coverage will be the policy date assigned by the Home Office and shown on the policy specification page, not the application date.

Termination and Grace Period

The policy terminates at the earliest of: the end of the grace period, the end of the policy year in which the insured becomes age 70, or the insured's death, whichever comes first. The spouse, if covered under the policy, becomes the new insured upon the insured's death. Spouse coverage ends upon valid decree of divorce. Coverage for a child terminates on the next policy anniversary after the child marries or reaches 21 (25 if a full-time student at a regular educational institution of higher learning beyond high school.) A grace period of 31 days is granted for payment of a premium falling due after the first premium is paid. The policy remains in force during the Grace Period.

Benefits are provided by Accidental Death and Dismemberment Policy AP2.

The policy is a limited benefit Accident only policy which does not pay for any loss from sickness. The policy and riders are not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

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Rider Termination

The rider(s) 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(s); or the date the policy terminates; or the next renewal date after the insured's request to terminate the rider(s).