

SureCard Premier

A product of **NMIN Alliance** Affinity Group



The Protector Accident Only Insurance

- **Common Carrier Accidental Death Pays Four Times the Loss of Life Benefit**
- **Auto Related Death Benefit Pays Two Times the Loss of Life Benefit**
- **Guaranteed Renewable**
- **Waiver of Premium Benefit**

Accidents happen. In the U.S., a Fatal Injury Occurs Every 5 Minutes and a Disabling Injury Occurs Every 1.5 Seconds¹. With injuries, come unexpected costs. Help protect yourself and your finances from these costs with the on and off the job coverage of either The Protector I or The Protector II.

¹Injury Facts, 2003 Edition, National Safety Council

Plan Benefits

	Protector I	Protector II
Hospital Confinement Benefit – Hospital confinement within 90 days of accidental injury for a maximum of 90 days. This benefit is only payable for Hospital confinement due to and limited to the treatment of the Covered Accident.	\$50 max per day	\$100 max per day
Intensive Care – Confinement in an Intensive Care Unit within 90 days of accidental injury for a maximum of 10 days. This benefit is only payable for intensive care confinement due to and limited to the treatment of the Covered Accident.	\$100 max per day	\$200 max per day
Doctor Visits – Central United Life Insurance Company (CUL) will pay for one visit per day while confined in a hospital.	\$20 max per day	\$40 max per day
Blood, Plasma, Platelets – CUL will pay for blood, plasma and/or platelets received in the hospital within 90 days of a covered accident.	max of \$500	Actual Charges
Private Duty Nurse – CUL will pay for full-time private duty nursing services provided by a nurse while confined in a hospital up to the maximum per day. These services must be required and ordered by the attending physician.	\$25 max per day	\$50 max per day
Ambulance – CUL will pay charges made by professional ambulance service for transportation, ground or air, to a hospital within 90 days of accident, not to exceed benefit amount shown.	\$250 maximum	\$500 maximum
Transportation Benefit - If treatment cannot be obtained locally, CUL will pay for one round trip coach fare by air, rail or bus carrier to the nearest hospital in the United States where treatment is available. If private transportation is used, CUL will pay applicable mileage allowance, not to exceed maximum of 500 miles.	\$250 max round trip or \$.25 per mile	\$250 max round trip or \$.50 per mile
Follow-Up Transportation Benefit - If CUL paid a benefit under Transportation Benefit and you require further treatment at the same hospital, CUL will pay a follow-up transportation benefit. We will only pay for private transportation. This benefit is payable only once per calendar month for a maximum of 6 months, unless maximum mileage has been reached.	\$.25 per mile	\$.50 per mile
Lodging Benefit - If CUL is required to pay a benefit under the Transportation Benefit, we will pay lodging expenses, not to exceed maximum, for one adult to accompany you while confined in a hospital not in your city of residence.	\$50 max per day	\$100 max per day
Emergency Room Treatment Benefit - CUL will pay for emergency medical treatment. Treatment must be received in the emergency room of a hospital within 72 hours after an accidental injury.	\$100 max	\$200 max
Physical Therapy Benefit - CUL will pay up to the maximum benefit, for physical therapy required within 90 days after an accidental injury. The services must be required and ordered by the attending physician.	\$250 max	\$500 max

Contact:

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NMIN Alliance

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Underwritten by Central United Life Insurance Company, Houston, Texas. Accident Protector Plan Protector I Policy Form Number: AC02-A and state variations. Protector II Policy Form Number: AC02-B and state variations. Refer to the policy for exact details. Product availability and benefits may vary by state.

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Plan Benefits (Continued)

		Protector I	Protector II
Durable Medical Equipment - Charges not to exceed the maximum, for the use of braces, crutches, wheelchairs or rental of a respirator. The attending physician must prescribe the equipment. This benefit is payable once every two years.		\$50 max	\$100 max
Artificial Limb Benefit - Charges not to exceed the maximum, for one artificial limb per amputated limb. The attending physician must authorize the artificial limb.		\$500 max	\$1,000 max
Outpatient Physician Benefit – If you are injured in a covered accident and require a physician on an outpatient basis, CUL will pay charges, not to exceed the maximum, for a visit with the physician for a maximum of 3 visits per calendar year. (Benefit is not payable if Attending Physician (Doctor Visits) Benefit is paid.)		\$50 max per visit	\$50 max per visit
Specific Injury Benefit – If you suffer a specific injury as a result of a covered accident, CUL will pay the Injury Benefit as shown in the schedule. Treatment must be received within 60 days of the accident.	Bone Fracture (excluding chip fractures), dislocated joint. If more than one fracture or dislocation from one accident, benefit is up to 150% of the greater benefit amount.	\$45 - \$1,250	\$90 - \$2,500
	Burns (Third degree), severed, pulled or torn tendon or ligament.	\$250 max	\$500 max
	Eye injury requiring surgical treatment; laceration repaired by stitches or staples.	\$100 max	\$200 max
Accidental Death and Dismemberment Benefit – CUL will pay the Accidental Death and Dismemberment Benefit as a result of a covered accidental injury. The loss must be incurred within 90 days from the date of the accidental injury.	Loss of Life	\$12,500 Insured \$12,500 Spouse \$3,125 Child	\$25,000 Insured \$25,000 Spouse \$6,250 Child
	One Limb Dismemberment	\$6,250 Insured \$6,250 Spouse \$1,562.50 Child	\$12,500 Insured \$12,500 Spouse \$3,125 Child
	Two Limbs Dismemberment	\$12,500 Insured \$12,500 Spouse \$3,125 Child	\$25,000 Insured \$25,000 Spouse \$6,250 Child

Exclusions and Limitations

CUL will not pay benefits for loss or expenses incurred as a result of: 1. Sickness, disease, or bodily infirmity; 2. Travel outside the territorial United States or Canada; 3. Suicide, attempted suicide, or intentionally self-inflicted injuries, regardless of whether inflicted while sane or insane; 4. Alcoholism, intoxication or under the influence of any narcotic, unless taken on the advice of a physician; 5. Commission of, or attempt to commit a felony, inciting or attempting to incite a riot or insurrection, or engagement or involvement in an illegal occupation; 6. War, whether declared or undeclared, or injury incurred while in the military; 7. Flight or travel in, or descent from any flight where a covered person was a pilot or crew member or where the aircraft is used for training or military purpose;

The policy does not provide benefits for loss or losses due to Pre-Existing Conditions that are incurred during the 12 months immediately prior to the effective date. In addition, a disability or loss caused by a Pre-Existing Condition will not be covered if: (1) the Pre-Existing Condition was revealed in the application; or (2) we have specifically excluded the Pre-Existing Condition by name or specific description. However, a claim for a Pre-Existing Condition incurred after 12 months from the Effective date will be covered, unless that condition is excluded by name or specific description effective on the date of the loss.

Guaranteed Renewable. No member's coverage can be canceled, regardless of any changes in health, the number of times benefits are received, or advancing age. The only way the policy can be canceled is for failure to pay the premiums. Guaranteed renewable for life; however, the company does have the right to change the rates on all policies of this class in the entire state. An individual cannot be singled out for a rate change.

The following is a list of occupations and/or avocations which are ineligible for consideration: 1. Ballooning (Hot Air); 2. Hang Gliding; 3. Handling or Transporting Explosives; 4. Scuba/Skin Diving (over 101 foot depth); 5. Skydiving/Sport Parachuting; 6. Snow Skiing (Acrobats); 7. Steeplejacks; 8. Rodeo Riders and Clowns; 9. Lumber Industry (blasters, shooters, and others handling explosives; workers climbing and falling trees; other workers in woods, on roads, and waterways; workers below foreman in sawmills.)

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Central United Life Insurance Company / Houston, Texas

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Central United Life Insurance Company (CUL) specializes in providing insurance to employees on a payroll deduction basis. Since 1963 Central United Life has served its clients with a diverse portfolio of products designed to meet individual needs of employees and their families through the convenience of payroll deduction. Responsive customer service and prompt payment of claims is a constant goal Central United Life strives to achieve for all policyholders and group clients.

CUL has received a secure rating from The A.M. Best Company for more than 20 years. The A.M. Best Company describes secure insurers as "having a strong or good ability long term to meet their obligations to policyholders". They also state: "Insurers classified in the secure rating categories maintain a level of financial strength that is not vulnerable to unfavorable changes in the business, economic or regulatory environment." Ratings within the secure category range from A++ to B+. Central United Life Insurance Company has the B++ rating.

This is a brief summary of the SureCard Premier Accident Protector Plan offered through Central United Life Insurance Company, Houston, Texas. Refer to your policy/certificate for complete details as limitations and exclusions apply.

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