

Uninsurable Occupations and Activities

- Demolitions
- Forester, fishing
- Industries susceptible to accidents that may involve multiple deaths or injuries or those working with hazardous materials.
- Lodges and Fraternal Organizations Members (must have home office approval before taking applications)
- Loggers and logging companies
- Oil field roughnecks
- Oil or gas exploration, refining, and production
- Professional athletes/Sports teams
- Pyrotechnicians
- Underground mining, explosive, fireworks



ManhattanLife™

Standing By You. Since 1850.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Enhanced 24 Hour Accident Expense Plan product at **disclosure.manhattanlife.com**. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

POLICY FORM NUMBERS:
FLEAP-11-FL



ManhattanLife™

Standing By You. Since 1850.



Enhanced 24 Hour Accident Expense Plan

Coverage 24 hours a day, anywhere in the world

2 Benefit Option.
This is an Accident Insurance Policy.

Underwritten by
Family Life Insurance Company

Accidents happen when you least expect them - at home, at work, while playing or while traveling

YOU CAN'T PLAN ON THEM, BUT YOU CAN PLAN FOR THEM.

*Family Life's
Enhanced 24 - Hour Accident Plan
More Protection When You
Need it Most!*

ENHANCED ACCIDENT PLAN FEATURES

- \$2,000 or \$4,000 of accident coverage
- Issue ages 18 - 74
- Guaranteed renewable to age 80
- \$25,000 or \$50,000 of Accidental Death Benefit
- Pays in addition to any other insurance
- Individual, Individual & Spouse, Single Parent, and Family coverage available
- Pays on the job or off the job accidents

ACCIDENT INJURY FACTS*

- Approximately 1 in 7 people sought medical attention for injuries in 2018
- Preventable injuries (accidents) are now the third leading cause of death in the US, 167,127 people lost their lives by accidental injury in 2018.
- The economic impact of preventable injuries amounted to \$1,059.9 Billion in 2018. This is equivalent to about 66 Cents of every dollar paid in personal federal income tax.
- It is estimated that over 33,700,000 people suffered medically consulted injuries (formerly disabling injury) as result of motor vehicle, work, and home accidents combined in 2018.
- Medically consulted injuries occurred at a rate of one every .65 seconds in 2018.
- The cost of all U.S. injuries in 2018 was equivalent to \$ 0.55 of every dollar spent on food.

**National Safety Council, Injury Facts 2020*

Benefit Features

BENEFITS	1 UNIT	2 UNITS
MEDICAL EXPENSE BENEFIT This benefit pays the covered expenses for medical treatment due to accidental injury to the maximum amount shown. Covered expenses include physician's fees, surgery, x-rays, reduction of fractures or other emergency first-aid expenses. All covered expenses must be incurred within 28 days of the accident causing such injury. If covered expenses are incurred at a hospital emergency room, a \$50 deductible will apply for each accidental injury.	\$2,000	\$4,000
ACCIDENTAL DEATH This benefit pays a fixed amount if an insured suffers a fatality as a result of an accident. Death must occur within 90 days of the accident.	\$25,000	\$50,000
AIR AND GROUND AMBULANCE BENEFIT This benefit pays the covered expenses for ground or air ambulance transportation (within 28 calendar days of accident) due to an accidental injury, to the maximum amount shown.	\$5,000	\$10,000
DAILY HOSPITAL CONFINEMENT BENEFIT If an insured is hospitalized for an accidental injury, we will pay a fixed amount per day, beginning the first day of confinement. Payment will be made to a maximum of 30 days per hospital confinement resulting from any one accidental injury.	\$150	\$300
ACCIDENTAL DISMEMBERMENT BENEFIT This benefit pays a fixed amount if the Primary Insured suffers any of the following dismemberments as a result of accidental injury. The dismemberment must occur within 90 days of the accident causing such injury.		
Loss of Finger or Toe Single Loss Benefit Multiple Loss Benefit	\$500 \$1,000	\$1,000 \$2,000
Loss of Hand, Arm, Foot, Leg Single Loss Benefit Multiple Loss Benefit	\$5,000 \$10,000	\$10,000 \$20,000
Loss of Sight Single Loss Benefit (one eye) Multiple Loss Benefit (both eyes)	\$5,000 \$10,000	\$10,000 \$20,000
Maximum Dismemberment Benefit Per Accident	\$10,000	\$20,000

Issue Ages

Accident Plan

AGES

18 - 74

Monthly Bank Draft Rates

	1 UNIT	2 UNITS
INSURED	\$25.00	\$33.00
INSURED & SPOUSE	\$47.50	\$61.50
INSURED & CHILDREN	\$57.00	\$72.50
FAMILY	\$79.50	\$101.00

Modal Factors: Annual - 10.87 x MBD

Semi Annual - 5.76 x MBD Quarterly - 2.93 x MBD

Monthly Bank Draft Rates

Insurance will become effective only after receipt of application, required premium payment, approval by Family Life and before any change in insurability of the applicant. Family Life reserves the right to reject any application which does not meet its underwriting requirements.

