

HIGH LIMIT ACCIDENT INSURANCE



WORLDWIDE COVERAGE

HIGH LIMITS

*COVERS
Accidental Death &
Dismemberment*

*OPTIONAL COVER FOR
War
Terrorism
Disability
2nd To Die*

PROPOSAL FOR: _____

AGE: _____ DATE: _____

OCCUPATION: _____

PRESENTED BY: _____

HIGH LIMIT ACCIDENT INSURANCE APPLICATION

GLOBAL UNDERWRITERS / Long Term Consumer Care, Inc.

N27 W23960 Paul Road, Suite 101 • Pewaukee, WI 53072 • Tel (800) 544-9505 • Fax (262) 523-1910

Residence Address:

FIRST

MIDDLE

LAST

STREET AND NUMBER

CITY

STATE

ZIP

()

DAYTIME PHONE NUMBER

DATE OF BIRTH

HEIGHT

WEIGHT

Personal Information:

Name of Employer:

Business Address:

STREET AND NUMBER

CITY

STATE

ZIP

()

BUSINESS PHONE NUMBER

Occupation:

Average Annual Earnings: _____

Purpose of Insurance:

Business (please describe) _____

Pleasure (please describe) _____

If this coverage is to be used as trip insurance please indicate countries to be visited if outside of the U.S.A.:

Will aviation travel be on regularly scheduled airlines? If "no," please provide details:

Name of Beneficiary:

Relationship: _____

Address:

Policy Owner:

Relationship: _____

Address:

Benefit Requested:

Principal Sum Benefit \$ _____ (Not to exceed 10 times annual income or satisfactory justification must be submitted)

Coverage Requested:

(check one)

All-risk, 24 Hour or Common Carrier or Air Travel Only

Optional Coverages:

War or Acts of War and Terrorism 2nd to Die

Benefits Requested:

(check one)

Accidental Death (AD) Accidental Death (AD&D) and Dismemberment Accidental Death, Dismemberment and Accidental Permanent Total Disability (AD&D + APTD)

Period of Insurance:

Number of Weeks: _____ Effective Date: _____

PLEASE ANSWER ALL THE QUESTIONS

- 1) Have you any physical defect of infirmity? YES NO
- 2) Is your sight or hearing defective? YES NO
- 3) Have you ever suffered from any nervous or mental condition, fainting episode, blackout, fit or paralysis of any kind? YES NO
- 4) Have you ever suffered from:
- a) high blood pressure, a heart condition, rheumatic fever or diabetes? YES NO
- b) a "slipped disc" or other spinal disorder, a hernia or any rheumatic or arthritic condition? YES NO
- 5) Have you ever been declined or accepted on special terms for life, accident or illness insurance? YES NO
- 6) Do you intend to engage in hazardous sports or any other pastimes that expose you to extra personal injury? YES NO
- 7) Have you ever been insured by this plan through Lloyd's of London? YES NO
- Dates and Details _____

DECLARATION

I declare that the above statements are true and complete, and that, apart from the matters declared above, I am in good health and ordinarily enjoy good health. I agree to the Underwriters obtaining medical information from any doctor or hospital who has attended me and authorize such doctor or hospital to provide this information. I agree that this proposal shall form the basis of the contract should the insurance be effected.

Signed at: _____ Date: _____

Signature of Proposed Insured

Owner: _____

(if other than proposed insured)

By: _____

(Signature of Owner or Title and signature of Officer signing for Firm or Corporation)

HIGH LIMIT ACCIDENT INSURANCE



ACCIDENTS – THE UNIQUE HAZARD

Sickness, with its usual warning symptoms allows some lead time to prepare for the emotional and economic consequences that follow.

ACCIDENTS STRIKE WITHOUT WARNING!

Medical and Disability Insurance often fall short of covering the costs inherent with accidental bodily injuries and inadequately compensate for the specific losses of limb, sight, speech and hearing.

Life Insurance proceeds are seldom adequate to cover the financial loss due to death.
THE ACCIDENT HAZARD IS SUFFICIENTLY UNIQUE TO MERIT SPECIFIC INSURANCE.

COVERAGE OPTIONS

COVERAGE PROPOSED

All-risk, 24 Hour Common Carrier Air Travel Only

OPTIONAL COVERAGE

War or Acts of War and Terrorism 2nd To Die

BENEFITS PROPOSED

Accidental Death (AD) Accidental Death & Dismemberment (AD&D) Accidental Death, Dismemberment and Accidental Permanent Total Disability (AD&D + APTD)

PERIOD OF INSURANCE Number of Weeks:

PRINCIPAL SUM BENEFIT

\$ _____

PREMIUM

\$ _____

BENEFIT SCHEDULE

LOSS COVERED

Accidental Death

Dismemberment

- Loss or loss of use of two limbs
- Loss of sight of both eyes
- Loss or loss of use of one limb
- Loss of hearing of both ears
- Loss of speech

Permanent Total Disability

AMOUNT PAYABLE

The Principal Sum

The Principal Sum

The Principal Sum

One Half Principal Sum

One Half Principal Sum

One Half Principal Sum

The Principal Sum



- Benefits are payable in addition to any other plan.
- Benefits are payable for loss caused by exposure to the weather or in a conveyance that results in disappearance or sinking and the body is not found within 365 days of the accident. Benefits will be paid on the basis of presumption of death.
- Benefits may be taken in a single lump sum or in equal annual installments.
- Covers accidental bodily injury sustained while the Certificate is in force and which results in loss within 365 days of the date of the accident.
- War or acts of war and/or terrorism may be covered under this plan by applying for such and paying the additional premium.
- This certificate does not cover injury or death caused or contributed to by war, declared or undeclared, or acts of terrorism (unless such coverage is applied for and the appropriate additional premium has been paid), intentional self-inflicted injury or injury while committing a criminal or felonious act, alcoholism, drug addiction, or disability resulting from subjective pain, mental or nervous disorders.

HIGH LIMIT ACCIDENT INSURANCE

COVERAGE: 1 week to 12 months or longer.

DISCOUNTS: For families and groups



CALCULATING RATES

- 1) Determine Coverage Type.
- 2) Multiply the benefit amount by the annual rate listed below.
- 3) Add any enhancements by multiplying the annual premium by the factor for that enhancement.
- 4) Multiply the total annual premium by the policy period factor:

| | | | | | | | |
|---------|-------|---------|-------|----------|-------|-----------|-------|
| 1 week | – .20 | 3 weeks | – .40 | 3 months | – .65 | 9 months | – .90 |
| 2 weeks | – .30 | 1 month | – .50 | 6 months | – .75 | 12 months | – 1.0 |
- 5) For 2nd to Die, please call Global Underwriters for rates.
- 6) Add \$100 Policy Fee.

UNDERWRITING GUIDELINES

- 1) Do not send money with the application.
- 2) Applications may be originals, photo or facsimile copies. Completed applications may be mailed or faxed, but, the application with the original signatures must be received by our office prior to policy release.
- 3) There must be one application completed for each person seeking coverage.
- 4) Underwriting time is one to four working days.
- 5) The earliest effective date available is the day of the underwriter's approval.
- 6) Benefit not to exceed ten times the annual income unless otherwise justified.



INDICATED ANNUAL PREMIUMS PER \$1,000 OF COVERAGE

| SUM INSURED UP TO | AGES 0-64 | | AGES 65-69 | | AGES 70 & up | |
|----------------------|------------------------------|-------------------|------------------|-------------------|------------------|-------------------|
| | 24-Hour Cover | Common Carrier | 24-Hour Cover | Common Carrier | 24-Hour Cover | Common Carrier |
| 500,000 | | | | | call | call |
| 1,000,000 | | | | | call | call |
| 1,500,000 | Please call for Rates | | | | call | call |
| 2,000,000 | | | | | call | call |
| 3,000,000 | | | | | call | call |
| 4,000,000 | call | call | call | call | call | call |
| 5,000,000+ | call | call | call | call | call | call |

Enhancement Factors:

- Accidental Death Only (above rates are for AD&D)
- Accidental Permanent Total Disability.....
- Terrorism/War (must provide details of travel plans)...
- Unusual risks, places of travel or hazardous sports
- Aviation Cover Only (common carrier rates)

Multiple

Group Discounts

- 4-10 persons.....
- 11-15 persons.....
- 16-20 persons.....
- Over 20 persons

Occupational Factors

(For 24-Hour Cover Only):

WHITE COLLAR jobs such as executives, professionals, administrators, homemakers and retired people: **no additional premium**

GRAY COLLAR jobs such as foreman and supervisors: **add 10% to the premium**

BLUE COLLAR jobs such as carpenters, drivers, laborers: **add 25% to the premium**

HIGH LIMIT ACCIDENT INSURANCE

The Accident Hazard

Who Buys High Limit Accident Insurance?

- **Business Firms**, to offset the loss of a key employee. To compensate families of employees for loss of income due to accidental death or permanent disability.
- **Professional Firms**, to offset the temporary and long term financial aspects of accidental death or accidental bodily injury to a Principal of the firm.
We insure the hands of surgeons, famous musicians and athletes against accidental injury that would impair their dexterity.
- **Educators and students**, to protect parents or sponsors against loss due to accidents while traveling or while living away from home.
- **Travelers**, on business or on pleasure trips anywhere in the world.
- **War Correspondents**, or military families.
- **Tour Groups**, while on recreational or sporting trips such as skiing, scuba diving, sky diving or bungee jumping.
- **Government Agencies and Programs.**
- **Fraternal and Religious Activities.**
- **Individuals and Families.**

Unlike sickness, which usually gives warning symptoms so there is time to prepare for emotional and financial consequences, accidents strike without warning.

Medical insurance and disability insurance do not adequately compensate for SPECIFIC LOSSES of limbs, sight, hearing or speech.

Life insurance proceeds are seldom adequate for these needs.

The accident hazard is sufficiently unique that it merits extra insurance protection.



What Are Some Uses for High Limit Accident Insurance?

- Permanent year-round **extra protection** to cover the sudden and unexpected effects of an accident
- Travel accident coverage on a short term or permanent basis
- Trip or event coverage for participants, volunteers and sponsors

Plan Features

- **Flexibility**
 - Available to individuals, families or groups
 - 24 Hr. coverage, common carrier only or aviation only
- **Third Party Ownership for estate planning.**
- **Comprehensive Coverage**
 - Accidental Death Benefit
 - Specific Loss Benefits
 - ✓ Loss of use of limbs
 - ✓ Loss of sight
 - ✓ Loss of speech
 - ✓ Loss of hearing
- **Valuable Optional Enhancements**
 - Emergency Medical Evacuation and Global Repatriation of Remains
 - Permanent Total Disability
 - Acts of Terrorism
 - War or Act of War



HIGH LIMIT ACCIDENT INSURANCE

COVERAGE

- **24-Hour Coverage** includes any accidental bodily injury, including air travel and common carrier coverage.
- **Common Carrier Coverage** includes any form of conveyance that is certified as a common carrier of passengers, including Air Travel.
- **Aviation Only Coverage** includes traveling as a passenger on a Certified Passenger Aircraft provided by a commercial airline on a regularly scheduled or non-scheduled, special or chartered flight and operated by a properly certified pilot. Military Air Transport Service is covered.

(See the Exclusions statement for accidents not covered by this certificate.)

BENEFITS

- **Accidental Death** pays the Principal Sum Benefit to the designated Beneficiary in the event of death due to accidental bodily injury, or exposure to weather as a result of an accident or disappearance or the sinking of a conveyance on which the insured was a passenger and the body is not found within 365 days of the accident.
- **Dismemberment** includes the loss of use of both hands or feet, or one hand and one foot, or the loss of sight of both eyes. The Principal Sum Benefit is paid for these losses. One half the Principal Sum amount will be paid in the event of the loss of sight of one eye, the loss of use of one hand or one foot, the hearing of both ears or the ability to speak.
- **Permanent Disability** pays the Principal Sum Benefit if the Insured has been totally disabled from an accident for a 365-day Period and at the end of such period it is determined by competent medical authority that the Insured will not recover from the effects of the sustained injuries to the extent of ever being able to resume the material and substantial duties of the Insured's occupation.

The Underwriters reserve the right to have the Insured examined by a physician of their choice. Should their physician and the Insured's physician not be able to agree that the Insured is totally and permanently disabled, the two physicians shall name a third physician to make a decision on the matter which shall be final and binding.

*The Principal Sum is the maximum payable loss resulting from a single accident.
In the case of multiple losses the largest benefit amount will be paid.*