



ACCIDENT*assure*SM helps protect your clients from the costs of accidental injuries and disabilities while providing the assurance of disability income. ACCIDENT*assure* is flexible yet simple coverage, with two basic plans and five optional riders.

Why present ACCIDENT<i>assure</i>?	<ul style="list-style-type: none"> • ACCIDENT<i>assure</i> is designed to protect active families. • The plan has a 24-hour disability benefit that can help employers reduce their workers' compensation costs. • Benefits are paid directly to the policyholder regardless of other insurance coverage. • Rates are affordable for most budgets. • Underwriting is simplified. Applicants answer just a few yes-or-no health questions.
Key benefits	<ul style="list-style-type: none"> • Two coverage levels • Emergency room¹ and ambulance benefits • Inpatient hospital confinement and ICU benefits • Transportation and family lodging benefits • Follow-up doctor and physical therapy visits • Specified injury benefits for fractures, dislocations, lacerations, paralysis and burns • Accidental dismemberment and death benefits¹ • Two optional disability benefits:² <ul style="list-style-type: none"> - Off-the-job accident short-term disability³ - 24-hour accident short-term disability
Five optional riders⁴	<ul style="list-style-type: none"> • Sickness Disability rider²—Benefits are payable when the insured is disabled due to sickness for up to 12 months. Benefits begin on the 15th day of sickness and can be added only when accident disability coverage is purchased. • Waiver of Premium rider²—Premiums are waived for the base policy and all riders beginning the first month a disability begins and continuing to the first of the month after the disability ends. The rider can be added only when accident disability coverage is purchased. • Physician's Office Additional Benefit rider—Benefits provide the flexibility to receive treatment in a number of nonemergency-room medical facilities, such as a physician's office, dentist's office or urgent/immediate care center. <i>The benefit pays in addition to the base policy and is payable in one of two ways:</i> <ol style="list-style-type: none"> 1) A \$200 benefit payable to diagnose and treat injuries not covered by the base policy, such as broken teeth⁵, sprains, first degree burns and other noncovered injuries. <p style="text-align: center;">OR</p> <ol style="list-style-type: none"> 2) When the physician's office benefit is paid along with other benefits that are covered in the base policy, this rider pays an additional \$50 (instead of \$200). • Public Safety rider³—A \$2,000 benefit is available for law enforcement officers, corrections officers, EMTs, paramedics and firefighters, payable if a gunshot wound is received in the line of duty. • Return of Premium/Cash Value rider^{3,6}—This feature returns your clients' premiums after a specified period of time.
Issue ages	<ul style="list-style-type: none"> • Ages 18–69
Coverage availability	<ul style="list-style-type: none"> • Individual • Individual + child • Individual + spouse • Family
Markets	<ul style="list-style-type: none"> • Worksite and individual sales
Sales materials	<ul style="list-style-type: none"> • Order or download ACCIDENT<i>assure</i> sales materials at wmbizlink.com.

¹Benefits are reduced for children.

²Disability benefits and rider are available for the employee only and are guaranteed renewable to age 70.

³Not available in Pennsylvania.

⁴Riders are subject to state availability.

⁵For emergency dental work to natural teeth.

⁶Riders vary by state and are not available in all states. See Return of Premium/Cash Value rider for details.

Premiums are returned minus claims incurred.

ACCIDENT*assure* is underwritten by Washington National Insurance Company (home office: Carmel, IN) and is available in most states.

Policy form (may vary by state): CIC1022

WASHINGTON NATIONAL INSURANCE COMPANY

Home Office: Carmel, IN 46032