

Accident Plus



Policy Highlights



Liberty Bankers[®]
Insurance Group | Liberty Bankers Life

Life can change in a second. Accidents happen. Financial hardship doesn't have to. Liberty Bankers Life Insurance Company pays cash benefits in the event of a covered injury or accidental death, so your client can focus on recovery instead of their finances. It pays a lump sum directly to the policyholder and the benefits can be used any way the insured sees fit.

Policy Highlight	Policy Example Details		
ISSUE AGES	18-75		
COVERAGE TYPE	Individual, Individual & Spouse, Individual & Children, Family		
SIMPLIFIED ISSUE	e-Application		
RATES	Gender specific for Individual and Individual & Children Plans (nicotine and non-nicotine)		
POLICY DURATION	10-year Period or Lifetime		
PREMIUM	Automatic Bank Withdrawal: Monthly Direct Bill: Semi-Annual & Annual Credit Card: Monthly List Bill: Monthly \$25 Application Fee		
HOUSEHOLD DISCOUNT	10% Household Discount is available when the applicant lives in the same household with another person 50 years or older and has resided together for the past 12 months, regardless of whether they sign up for coverage. (May not be available in all states)		
WAITING PERIOD	15 day waiting period beginning on the policy date		
LUMP-SUM BENEFIT	COMPLETED RIDER YEAR	AMOUNT	
	ACCIDENTAL DEATH	UP TO \$150,000	
	ACCIDENTAL DEATH OF COVERED SPOUSE	UP TO \$150,000	
	ACCIDENTAL DEATH OF COVERED CHILD	UP TO \$37,500	
	ACCIDENTAL DEATH COMMON CARRIER	UP TO \$300,000	
	DESCRIPTION	AGES 0-75	OPTIONAL INCOME RECOVERY RIDER
	FRACTURES	UP TO \$15,000 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	2 TO 24 WEEKS OF INCOME RECOVERY BENEFITS
	DISLOCATIONS	UP TO \$15,000 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	1 TO 24 WEEKS OF INCOME RECOVERY BENEFITS
	BURNS	UP TO \$15,000 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	UP TO 12 WEEKS OF INCOME RECOVERY BENEFITS
	LACERATIONS	UP TO \$750 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	N/A
	EYE INJURY	UP TO \$600 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	N/A
	LOSS OF HAND, FOOT, ARM, OR LEG	UP TO \$30,000 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	26 WEEKS OF INCOME RECOVERY BENEFITS
	LOSS OF FINGER(S) OR TOE(S)	UP TO \$3,000 *MAXIMUM BENEFIT AMOUNT PER COVERED ACCIDENT	8 WEEKS OF INCOME RECOVERY BENEFITS
	ATTAINED AGES 76-80 BENEFITS REDUCE 50%; ATTAINED AGES 81+ BENEFITS REDUCE 75%		

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LUMP-SUM BENEFIT	LUMP SUM BENEFITS	ELITE	PREMIER	BASIC	OPTIONAL INCOME RECOVERY # OF WEEKS INCOME
	ACCIDENTAL DEATH	\$150,000	\$100,000	\$50,000	N/A
	ACCIDENTAL DEATH OF CHILD (FAMILY COVERAGE)	\$37,500	\$25,000	\$12,500	N/A
	DISMEMBERMENT (MULTIPLE LIMBS)	\$60,000	\$40,000	\$20,000	52
	DISMEMBERMENT (SINGLE)	\$30,000	\$20,000	\$10,000	26
	LOSS OF FINGER OR TOE (MULTIPLE)	\$3,000	\$2,000	\$1,000	8
	LOSS OF FINGER OR TOE (SINGLE)	\$3,000	\$2,000	\$1,000	8
	EYE INJURY	\$300	\$200	\$100	0
	FRACTURES (OPEN OR CLOSED PAYS THE SAME)	ELITE	PREMIER	BASIC	OPTIONAL INCOME RECOVERY # OF WEEKS INCOME
	SKULL - DEPRESSED	\$7,500	\$5,000	\$2,500	12
	HIP / FEMUR / PELVIS	\$6,000	\$4,000	\$2,000	12
	SKULL - SIMPLE	\$4,500	\$3,000	\$1,500	8
	STERNUM / VERTEBRA (EXCLUDING COCCYX)	\$4,500	\$3,000	\$1,500	8
	JAW OR FACIAL BONES (EXCLUDING NOSE)	\$3,000	\$2,000	\$1,000	6
	LOWER LEG / UPPER ARM	\$3,000	\$2,000	\$1,000	6
	FOOT / ANKLE / KNEECAP / WRIST / FOREARM / HAND	\$1,500	\$1,000	\$500	4
	SHOULDER BLADE / COLLARBONE / VERTEBRAL PROCESSES	\$1,500	\$1,000	\$500	4
	COCCYX / RIB / FINGER OR TOE / NOSE	\$900	\$600	\$300	2
	DISLOCATIONS* (OPEN REDUCTION)	ELITE	PREMIER	BASIC	OPTIONAL INCOME RECOVERY # OF WEEKS INCOME
	HIP / PELVIS	\$6,000	\$4,000	\$2,000	12
	KNEE (NOT KNEECAP)	\$4,500	\$3,000	\$1,500	8
	SHOULDER / TAILBONE	\$3,000	\$2,000	\$1,000	6
	JAW	\$3,000	\$2,000	\$1,000	6
	FOOT / ANKLE	\$3,000	\$2,000	\$1,000	6
	ELBOW / KNEECAP	\$1,500	\$1,000	\$500	4
	WRIST / HAND / COLLARBONE	\$1,500	\$1,000	\$500	4
	FINGER / TOE	\$900	\$600	\$300	0
	*CLOSED REDUCTION IS 50% OF OPEN REDUCTION AMOUNT.				

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LUMP-SUM BENEFIT	BURNS (% OF BURNED SKIN SURFACE)	ELITE	PREMIER	BASIC	OPTIONAL RECOVERY BENEFIT # OF WEEKS INCOME
	THIRD DEGREE (35% OR MORE)	\$15,000	\$10,000	\$5,000	12
	THIRD DEGREE (25+% TO 34%)	\$6,000	\$4,000	\$2,000	6
	THIRD DEGREE (10% TO 24%)	\$3,000	\$2,000	\$1,000	2
	THIRD DEGREE (5% TO 9%)	\$1,500	\$1,000	\$500	1
	SECOND DEGREE (35% OR MORE)	\$1,500	\$1,000	\$500	6
	SECOND DEGREE (25% TO 34%)	\$600	\$400	\$200	3
	SECOND DEGREE (10% TO 24%)	\$300	\$200	\$100	0
	SECOND DEGREE (5% TO 9%)	\$0	\$0	\$0	0
	LACERATIONS BY STITCHES, SUTURES, OR STAPLES	\$150	\$100	\$50	0
COMPANION TRAVEL BENEFIT	Pays \$100 per day for a maximum of 10 days per calendar year to cover expenses incurred by an adult family member for overnight stay to accompany the confined covered person at a hospital located more than 50 miles from policyowner's primary residence				
PET BOARDING BENEFIT	Pays \$50 per day for a maximum of 10 days per calendar year for boarding a family pet in a pet boarding facility while confined in a hospital				
OPTIONAL BENEFIT RIDERS	ACCIDENT INCOME Pays \$100, \$200, \$400, or \$600 per week for certain injuries including: fractures, dislocations, burns, and dismemberments. The number of weeks is set out in the benefit schedule. Weekly dollar amount selected at time of application.				
	AMBULANCE SERVICES Pays \$250 per ground ambulance transport and \$500 for air ambulance transport as a result of injury or sickness. Maximum annual limit per calendar year: two ground transports and two air transports.				
	CANCER Pays a lump sum benefit up to \$40,000 if you are diagnosed with cancer, 25% of lump sum benefit for carcinoma in-situ, an additional 25% of the lump sum benefit for experimental treatment, and 1% of the lump sum benefit for skin cancer. After your recovery from cancer, your lump sum benefit starts to rebuild with the recurrence benefit – less than 2 Years: 0%, Years 2-4: 25%, Years 5-9: 50%, Years 10+: 100%.				
	CRITICAL CARE Includes the lump sum benefits outlined in Cancer and Heart and Stroke benefit riders. Additionally, pays up to \$40,000 for advanced multiple sclerosis, advanced Parkinson's disease, ALS, benign brain tumor, coma, end stage renal failure, major organ transplant, or paralysis, and 25% of the lump sum benefit for total loss of hearing, speech, or vision. After your recovery from cancer or a heart attack or stroke, your lump sum benefit starts to rebuild with the recurrence benefit – less than 2 Years: 0%, Years 2-4: 25%, Years 5-9: 50%, Years 10+: 100%.				
DENTAL, VISION, AND HEARING Pays \$75 for dental preventive services, \$50 for a vision exam, \$50 for a hearing exam, and \$200 for prescription eyewear or hearing aids. Applicant can elect a \$400, \$800, or \$1,200 annual rider maximum for dental, vision, and hearing benefits. The available benefit range for dental treatments is based on the percentage of charged amount: Year 1 - 60%, Year 2 - 70%, Years 3+ - 80%. All benefits and limits are per calendar year and non-preventive services are subject to a \$50 deductible. Longer waiting periods apply.					

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OPTIONAL BENEFIT RIDERS	<p>EMERGENCY ROOM AND URGENT CARE Pays \$250 per emergency room visit and \$50 per urgent care visit as a result of an injury or sickness. Maximum limit: one visit per calendar quarter for emergency room and one visit per calendar quarter for urgent care.</p> <p>HEART AND STROKE Pays a lump sum benefit up to \$40,000 for a heart attack or stroke, 25% of the lump sum benefit for coronary artery bypass surgery, aortic surgery, or heart valve replacement/repair surgery, and 10% of the lump sum benefit for coronary angioplasty or stent placement. After your recovery from heart attack or stroke, your lump sum benefit starts to rebuild with the recurrence benefit – less than 2 Years: 0%, Years 2-4: 25%, Years 5-9: 50%, Years 10+: 100%.</p> <p>HOSPITAL INDEMNITY Pays a benefit of \$100-\$750 per day for each day of hospital confinement (days 2-10, 15, 20, 31) days depending on the benefits selected. Pays \$25 per day for each additional day of hospital confinement up to an additional 31 days beyond the hospital confinement benefit period selected. Pays an additional \$150 per day for a maximum of seven days per calendar year for each day of services in an intensive care unit of a hospital. Pays 100% of the hospital confinement benefit amount per day for up to ten days per calendar year while receiving services in a hospital observation unit. Pays \$175 per day for a maximum of seven days per calendar year for each day of confinement in a hospital due to a mental or nervous disorder.</p> <p>HOSPITAL INDEMNITY AUTOMATIC BENEFIT INCREASE The hospital confinement, extended hospital confinement, and observation unit benefits will increase 5% per year from the benefit amount payable, up to a maximum of 50%. Only available if the Hospital Indemnity Rider is selected.</p> <p>LUMP SUM HOSPITAL CONFINEMENT Pays \$500, \$1,000, or \$2,000 for up to two separate periods of confinement each calendar year as a result of an injury or sickness when the insured is admitted to a hospital.</p> <p>OUTPATIENT DIAGNOSTIC SERVICES AND WELLNESS Pays \$50 for basic diagnostic services and \$200 for advanced diagnostic services. Maximum annual limit: \$500 for diagnostic services. Pays \$25 per visit for wellness benefits up to a total of four visits per calendar year.</p> <p>OUTPATIENT SURGERY Pays \$250, \$500, \$750, or \$1,000 for up to two outpatient surgeries as a result of an injury or sickness in an ambulatory surgical center or outpatient facility of a hospital each calendar year.</p> <p>OUTPATIENT THERAPY AND MEDICAL DEVICES Following hospital confinement or qualified outpatient surgery, pays \$50 per day with a choice of 5, 15, or 30 days per calendar year for outpatient therapy and 5 visits for chiropractic services. Pays \$50- \$200 for medical equipment and appliances, pays \$500-\$2,000 for home modifications, and pays \$2,000 for a prosthetic device.</p> <p>RETURN OF PREMIUM (ROP) UPON DEATH INDEMNITY Available for ages 18-80. Return of premium in the event of death is the sum of all premiums paid minus benefits paid while rider was in force times the ROP percentage. Ages 18-50: 100% ROP, Ages 51-60: 75% ROP, and Ages 61+: 50% ROP</p> <p>RETURN OF PREMIUM (ROP) UPON DEATH WITH ACCELERATION INDEMNITY Available for ages 18-50. Return of premium in the event of death is the sum of all premiums paid minus benefits paid while rider was in force. Plus, after every 15 years, receive 50% of the sum of all premiums paid minus benefits paid while the rider is in force.</p> <p>SKILLED NURSING FACILITY AND HOSPICE Pays \$100 to \$300 per day for days 1-21, 21-100, or days 1-100 when the insured is confined to a skilled nursing facility. Hospice care in a hospice facility is paid at 25% for up to 14 days. Skilled nursing facility and hospice confinement must begin within 30 days of a hospital/skilled nursing confinement of three or more days.</p>	
	30 DAY RIGHT TO EXAMINE	If for any reason policyholder is not satisfied, they may return the policy to Liberty Bankers Life at the administrative office or the agent within thirty (30) days.