



Coverage for  
when you  
need it most...

ACCIDENTAL  
INJURY  
INSURANCE

- Did you know about 1 out of every 9 Americans seek medical attention for an injury each year<sup>1</sup>
- About 35% of the disabling injuries suffered by Americans in 2007 occurred off the job — and therefore were not covered by workers' compensation<sup>1</sup>
- In 2007, the economic impact of unintentional injuries equate to about \$2,300 per person<sup>1</sup>



## Why EmergencyCare Plus Insurance?

### Protection and 24-Hour Coverage

EmergencyCare Plus insurance from American General Life Insurance Company (American General Life) pays benefits for the injuries you're likely to need coverage for, including children's sports injuries.<sup>2</sup>

### Supplements Your Existing Coverage

Benefits are paid directly to you—regardless of what's covered by other sources.

### Optional Benefits

#### **Critical Illness Rider<sup>3</sup>**

Pays a lump sum benefit if you are diagnosed with invasive cancer, heart attack or stroke. Also includes a mammography care benefit up to \$200 for an insured woman age 35 or older.

#### **Accident-only Disability Income Benefit Rider<sup>3</sup>**

Pays a flat monthly benefit if you are unable to work due to injuries sustained in a covered accident.

#### **Hospital Cash Rider<sup>3</sup>**

Pays benefits for hospital admission and hospital costs resulting from a covered accident.

#### **Accidental Death and Dismemberment Rider<sup>3</sup>**

Gives you the option to purchase additional levels of accidental death and dismemberment coverage.

<sup>1</sup> National Safety Council, Injury Facts, 2009.

<sup>2</sup> For complete details of the coverage and the list of exclusions, contact your insurance agent.

<sup>3</sup> There is a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

## Anticipating the Unexpected

Even with all the precautions we take to keep ourselves and our families safe, accidents sometimes happen. And, in addition to physical challenges, accidents can lead to financial difficulties as well.

EmergencyCare Plus insurance from American General Life is designed to provide benefits for a wide range of accident-related costs — from emergency room visits to physical therapy to family lodging. EmergencyCare Plus helps protect your family against many of the unexpected financial burdens that an accidental injury can bring about, allowing you to better manage the costs and focus on getting your life back to normal.



**Jack, 16**, *future basketball star*  
**Fractured wrist**, *needed non-local treatment*

No parents could be prouder than John and Samantha of their son Jack, who was well on his way to becoming a star center. When Jack fractured his wrist in the final game of the season, the family's doctor referred them to a specialist — who was located several hundred miles away.

Thanks to the family's EmergencyCare Plus insurance policy, they were able to apply benefits toward their travel expenses and received additional benefits for the treatment and physical therapy. Jack made a full recovery and was back on the court the following season, good as new.\*

\* Not an actual case; presented for illustrative purposes only

## Benefit Payments<sup>4</sup>

The following benefits are payable under your EmergencyCare Plus policy if injury or death results from an accident as stipulated in the policy. See the policy for details regarding benefit descriptions, limitations and exclusions. All benefits are paid directly to you (unless payment is assigned to a healthcare provider).

Benefit	Gold Plan	Silver Plan	Bronze Plan
Accidental Death	Primary: \$75,000 Spouse: \$15,000 Child(ren): \$3,000	Primary: \$50,000 Spouse: \$10,000 Child(ren): \$2,000	Primary: \$25,000 Spouse: \$5,000 Child(ren): \$1,000
Dismemberment	Primary: up to \$45,000 Spouse: up to \$22,500 Child(ren): up to \$7,500	Primary: up to \$30,000 Spouse: up to \$15,000 Child(ren): up to \$5,000	Primary: up to \$15,000 Spouse: up to \$7,500 Child(ren): up to \$2,500
Emergency Treatment	\$150	\$100	\$50
Accident Follow-up	\$45 per treatment 3 per accident	\$30 per treatment 3 per accident	\$15 per treatment 3 per accident
Ambulance	Ground: \$225, Air: \$1,500	Ground: \$150, Air: \$1,000	Ground: \$75, Air: \$500
Burns (30% or more of the body)	Up to \$7,500	Up to \$5,000	Up to \$2,500
Dislocation Open Reduction: Closed Reduction:	Up to \$5,100 Up to \$1,350	Up to \$3,400 Up to \$900	Up to \$1,700 Up to \$450
Family Lodging	\$150 per day (30 days max)	\$100 per day (30 days max)	\$50 per day (30 days max)
Fracture Open/Compound: Closed:	Up to \$6,000 Up to \$3,000	Up to \$4,000 Up to \$2,000	Up to \$2,000 Up to \$1,000
Lacerations	\$150	\$100	\$50
Diagnostic Exams	\$225	\$150	\$75
Paralysis	Quadriplegia: \$7,500 Hemiplegia: \$4,500 Paraplegia: \$3,000	Quadriplegia: \$5,000 Hemiplegia: \$3,000 Paraplegia: \$2,000	Quadriplegia: \$2,500 Hemiplegia: \$1,500 Paraplegia: \$1,000
Physical Therapy	\$30 per treatment (10 max)	\$20 per treatment (10 max)	\$10 per treatment (10 max)
Prosthesis	\$750	\$500	\$250
Surgery	Up to \$1,200	Up to \$800	Up to \$400
Transportation	\$450 round trip	\$300 round trip	\$150 round trip
<b>Hospital Cash Benefit (= 5 units)</b>			
Hospital Admission	\$1,750 per admission		
Hospital Confinement	\$375 per day 30 days per confinement, 365 days lifetime limit		
Intensive Care Unit	\$375 per day 15 days per injury		
Rehabilitation Unit	\$100 per day 30 days per injury, up to 60 days per year		

<sup>4</sup> This is only a brief listing of benefits. All benefits are restricted by and subject to the provisions, limitations and exclusions as described in the policy. If American General Life approves your application and issues a policy, it is important for you to read it carefully, since it is a legal contract that controls whether any benefits may be payable. If a policy is issued and you are not satisfied with it for any reason, you will have 10 days after it is delivered to return it for a refund of any premiums paid.

**Exclusions:** All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. We will pay no benefits under the policy that are not related to a covered accident or that result from exclusions contained in the policy. For complete details of the coverage and the list of exclusions, contact your insurance agent.

Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, TX 77019

EmergencyCare Policy Form Number 04120

Critical Illness Rider Policy Forms Number 07121-CA

Accidental Death and Dismemberment Rider Form Number 04022

Accident-Only Disability Income Benefit Rider Form Number 04023 and 04024

Hospital Cash Rider Form Number 04025

**Important Note:** All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There is a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

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