

ACCIDENTS

are the leading cause of death among those 1 to 44 years old and the fifth leading cause overall.



The top causes of unintentional death are:

1. Motor Vehicle
2. Poisoning
3. Falls
4. Choking
5. Fire and Burns
6. Drowning

– National Safety Council, *Injury Facts*, 2009 Edition.

Liberty National 
Life Insurance Company

LIBERTY NATIONAL'S ACCIDENT POLICY

PAYS

\$150,000

Death by Travel Accident*

\$75,000

Death by Automobile Accident*

\$50,000

Accidental Death*

\$30,000

Loss of Eyesight*

*See policy for definitions

Non-cancelable and Guaranteed Renewable with premiums payable to policy anniversary following insured's 75th birthday.

LIBERTY NATIONAL'S ACCIDENT POLICY CAN HELP GIVE YOU THE PROTECTION YOU NEED.

ACCIDENT POLICY PLAN ACB

WE PAY:	
Death by Travel Accident	\$150,000
Death by Automobile Accident	\$75,000
Accidental Death	\$50,000
Accidental Loss of Eyesight	\$30,000
Loss of Two or More Limbs	\$30,000
Accidental Loss of One Limb	\$15,000

The Accident Policy gives you the full coverage listed until you reach age 75. We cannot cancel, restrict, or refuse to renew your policy as long as you pay premiums and have not reached age 75. Premium rates for the Accident Policy are guaranteed.

Accidental Death. Accidental Death is death resulting, directly and independently of all other causes, from accidental bodily injury; and occurring within 90 days of such injury.

Death by Automobile Accident. Accidental death which results from injuries sustained while you are riding in an automobile which is involved in a collision or upset on a street or public highway.

Automobile. An automobile is any four or more wheeled, self-propelled vehicle and is licensed for use on a public street or highway.

Death by Travel Accident. Death by travel accident is accidental death which results from injuries sustained while you are a fare-paying passenger traveling by means of a public conveyer; or is accidental death which results from injuries sustained while you are a passenger in a school bus which is being operated during the regular session of a public or private school for transporting students to or from school or any organized activities of such school.

Public Conveyer. A public conveyer is any taxicab, bus, train, airplane, ship, or other vehicle; and is a licensed common carrier for the transportation of passengers.

Loss of Eyesight or Limb. Loss of eyesight means the total and permanent loss of sight in both eyes as a result of accidental bodily injury. Loss of limb means the loss of a hand or foot by severance due to accidental bodily injury. You must survive the loss by at least 30 days.

Multiple Losses. Only one death benefit will be payable whether death occurs in an accident (non-automobile or non-travel), automobile accident, or travel accident.

No benefit will be payable for death by automobile accident if such death occurs while the automobile is being used for stunt driving, or in racing or speed contests, any of which are organized or are for profit.

Only one benefit will be payable for any multiple loss due to the same accident. The amount payable will be the largest benefit for any loss.

Conditions Not Covered

No benefit will be paid for losses caused or contributed to by:

1. Any disease, illness or infirmity, or medical or surgical treatment therefor, unless the accidental injury aggravates, renders active, or sets in motion a latent or dormant disease or bodily infirmity leading to death;
2. Participation in an assault, felony, riot, or insurrection;
3. Self-destruction or any attempt thereat, whether sane or insane, or injuries intentionally inflicted upon yourself, whether sane or insane;
4. Operating, riding in, or descending from any kind of aircraft of which you are an officer, pilot, or member of the crew, in which you are receiving training or giving instructions or having any duty;
5. War or act of war (declared or undeclared) whether or not you are in military service;
6. Your being under the influence of alcohol or other intoxicant, or under the influence of any drug or narcotic unless taken on the advice of a physician.

Applications accepted on persons ages 3 through 65, last birthday.

This is a brief description of Liberty National's Accident policy, form 7063. Full details including exceptions for payments of benefits, are in the policy.

Liberty National
Life Insurance Company 

In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution.

If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.