ILLINOIS

Globe Life
Liberty National Division



Accident Protector Max

Individual | Two-Parent Family | Single-Parent Family Coverage

Accidents can happen anytime, anyplace, 24 hours a day.

You need around-the-clock protection. You need Accident Protector Max.

The Problem:

There are more than **47 million accidental injuries** in the U.S. every year.

Every hour **4,589 injuries** require emergency room visits.

Accidental injuries cost the U.S. **$1,034 billion** every year.

The Solution: Liberty National Division's Accident Protector Max

- Accidental death and dismemberment benefits
- Protection on and off the job
- Guaranteed Renewable to age 65
- Benefits paid directly to you unless you direct otherwise in writing*
- Initial and daily hospital benefits
- Intensive care unit benefit
- Emergency treatment benefit
- Coverage for dislocations and fractures
- Ambulance benefit
- Transportation benefit
- Blood and plasma benefit
- Waiver of premiums for extended confinement
- Pays in addition to workers' compensation

QUICK CLAIMS™

Source: National Safety Council, Injury Facts, 2019 Edition
*Under some governmental plans, such as Medicaid, benefits have already been assigned by the insured.

Underwritten by Liberty National Life Insurance Company, a Globe Life company.

Liberty National Division's Accident Protector Max

Individual | Two-Parent Family | Single-Parent Family Plans

We pay for death of, or loss involving (with reduced benefits for Spouse and each Child):

		Insured	Spouse (if applicable)	Each Child (if applicable)
Accidental Death	If death is accidental;	**$25,000**	**$10,000**	**$1,000**
	Or if death by automobile accident;	**$50,000**	**$20,000**	**$2,000**
	Or if death by travel accident.	**$250,000**	**$100,000**	**$4,000**
Dismemberment	For loss of eyesight	**$20,000**	**$20,000**	**$2,000**
	For loss of one limb	**$10,000**	**$10,000**	**$1,000**
	For loss of two or more limbs	**$20,000**	**$20,000**	**$2,000**

Also For		We pay
Emergency Treatment	Actual expenses up to a maximum amount of $500. Treatment must be received within 48 hours of the injury.	**Up to $500**
Initial Hospitalization Benefit	Lump sum benefit after the first 24 hours of hospital confinement as a result of accidental bodily injury (payable one time per covered person per calendar year).	**$1,000**
Daily Hospital Confinement	Daily Hospital Benefit is payable for a maximum of 26 weeks of hospital confinement due to any one accident.	**Daily Hospital Benefit $300**
Intensive Care Unit Confinement	Two times the Daily Hospital Benefit up to a maximum of 30 days. This is paid in addition to the Daily Hospital Benefit.	**Two times the Daily Hospital Benefit**
Specified Injuries	Bone fractures and joint dislocations as defined by the policy (maximum cumulative benefit of $375 per accident per covered person).	**Up to $250**
Blood and Plasma	If whole blood or blood components are administered during the hospital confinement resulting from accidental bodily injury (benefit payable one time per accident).	**$200**
Ambulance	If an ambulance or air ambulance is used for transportation to an emergency center or hospital within 100 miles of an accident that results in bodily injury (Benefit is payable one time per accident).	**$300**
Transportation	We will pay a benefit for transportation to and from any hospital located more than 100 miles from the site of the accident or the residence of a covered person for special treatment and hospital confinement as the result of accidental bodily injury. (This benefit is payable one time per accident and is payable only if your attending physician prescribes treatment not locally available).	**$300**
Waiver of Premium	If you have received benefits for continuous hospital confinement for 30 days or more, we will waive the payment of each premium that becomes due while hospital benefits continue to be paid.	

The policy is designed to provide coverage for certain losses resulting from a covered accident only, subject to any limitations contained in the policy. Coverage is not provided for any loss resulting wholly or partially from sickness.

WAIVER OF EXTRA HAZARDOUS ACTIVITY: We will not pay benefits for Death by Automobile Accident if such death occurs while the automobile is being used for stunt driving or speed contests, any of which are organized or for profit.

Exceptions The policy does not cover death, injury, or other loss caused by: (1) any disease, illness or infirmity, or medical or surgical treatment therefor; (2) participation in a felony, riot, or insurrection; (3) mental or emotional disorders; (4) self-destruction or any attempt thereat whether sane or insane or injuries intentionally inflicted upon oneself whether sane or insane; (5) operating or riding or descending from any kind of aircraft of which a covered person is an officer, pilot, or member of the crew; or in which a covered person is receiving training or giving instructions or has any duty; (6) war or act of war (declared or undeclared) whether or not the covered person is in military service; or (7) any covered person 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.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy form HALIL. Forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

Underwritten by Liberty National Life Insurance Company, a Globe Life company.

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Globe Life
Liberty National Division

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