

UNINSURABLE OCCUPATIONS & ACTIVITIES

- Professional Athletes
- Window Washers
- Miners
- Crop Dusters
- Commercial Fishermen
- Federal Employees
- Security Guards
- Migrant Farm Workers
- Rodeo Riders
- Loggers
- Quarry Workers
- Oil Field Roughnecks
- Bus Drivers
- Entertainers
- Taxi Drivers
- Highway Workers

EFFECTIVE DATE

Insurance will become effective only after receipt of application, required premium payment, approval by Central United Life and before any change in insurability of the applicant. Central United reserves the right to reject any application which does not meet its underwriting requirements.

ACCIDENT FACTS*

- The 5th leading cause of death is accidents, 113,000 people lost their lives by accidental injury in 2005.
- \$625 billion was spent for medical expenses on accident victims in 2005.
- It is estimated that over 24 million people suffered disabling accidental injuries as a result of motor vehicle, work and home accidents combined in 2006.
- Disabling injuries occurred at a rate of one every 2 seconds in the United States in 2003.

* National Safety Council, Injury Facts 2007.

CONDITIONAL RECEIPT

Received from _____ for Accident
Applicant's Name

Insurance in the amount of \$_____ for _____ months premium.

Agent Signature

Agent Name (Print)

Date

IMPORTANT NOTICE: The insurance applied for shall not take effect until your application is approved and the policy is issued. This receipt is void if it is not signed by the Agent, it has been modified, or if the payment is made by a check that is not honored when presented for payment. PREMIUM CHECKS MUST BE MADE PAYABLE TO CENTRAL UNITED LIFE INSURANCE COMPANY. DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE PAYEE BLANK.

Policy Form Numbers: EAP, EAP-DR (including state variations)



CENTRAL UNITED LIFE INSURANCE COMPANY
10700 Northwest Freeway
Houston, Texas 77092
1-800-669-9030

www.manhattanlife.com

Enhanced 24 Hour

ACCIDENT EXPENSE PLAN

COVERAGE 24 HOURS A DAY,
ANYWHERE IN THE WORLD



Underwritten by:
Central United Life Insurance Company
Houston, Texas
Policy Form EAP (3/05)

CUL-EAEP

Accidents happen when you least expect them - at home, at work, while playing or while traveling

You can't plan ON them, but you can plan FOR them.

Central United's Enhanced 24 - Hour Accident Plan More Protection When You Need it Most

ENHANCED ACCIDENT PLAN FEATURES

- 1 or 2 units of accident coverage available
- Issue ages 0 - 75
- Guaranteed renewable to age 80
- \$50,000 or \$100,000 of Accidental Death Benefit
- Pays in addition to any other insurance
- Individual, Individual & Spouse, Single Parent, Family, and Children Only coverage available
- Optional Accidental Disability Income Benefit for the Primary Insured

BENEFIT FEATURES

BENEFIT	1 UNIT	2 UNITS
ACCIDENTAL INJURY BENEFIT This benefit pays the covered expenses for medical treatment due to accidental injury up to the amount shown. Covered expenses include physician's fees, surgery, x-rays, reduction of fractures and dislocations or other emergency first-aid expenses. All covered expenses must be incurred within 28 days of the accident causing injury. If expenses are incurred at a hospital emergency room, a \$50 deductible will apply for each accidental injury.	\$2,000	\$4,000
ACCIDENTAL DEATH BENEFIT This benefit pays a fixed amount if an insured suffers a fatality as a result of an accident. Death must occur within 90 days of the accident.	\$50,000	\$100,000
GROUND OR AIR AMBULANCE This benefit pays the covered expenses for ground or air ambulance transportation (within 28 days of accident) due to an accidental injury, up to the amount shown.	\$5,000	\$10,000
HOSPITAL INCOME BENEFIT If an insured is hospitalized for an accidental injury, we will pay a fixed amount per day, beginning the first day of confinement. Payment will be made up to 30 days per hospital confinement resulting from any one accidental injury.	\$150	\$300
DISMEMBERMENT BENEFITS This benefit pays a fixed amount if the Primary Insured suffers any of the following dismemberments as a result of accidental injury. The dismemberment must occur within 90 days of the accident causing such injury.		
Loss of Finger or Toe Single Loss Benefit Multiple Loss Benefit	\$500 \$1,000	\$1,000 \$2,000
Loss of Hand, Arm, Foot, Leg Single Loss Benefit Multiple Loss Benefit	\$5,000 \$10,000	\$10,000 \$20,000
Loss of Sight Single Loss Benefit (one eye) Multiple Loss Benefit (both eyes)	\$5,000 \$10,000	\$10,000 \$20,000
Maximum Dismemberment Benefit per Accident	\$10,000	\$20,000

OPTIONAL BENEFIT

ACCIDENT DISABILITY INCOME BENEFIT	1 UNIT	2 UNITS
If the Primary Insured incurs an accident disability, we will pay monthly disability benefit, on a weekly basis, beginning the thirty first day, up to a maximum benefit period of 12 months or 24 months. This benefit applies only to the Primary Insured and pays up to 60% of the insured's gross monthly income.	\$1,000	\$2,000

ISSUE AGES

	AGES
Accident Plan	0 - 75
Optional Accident Disability Rider	18 - 60

MONTHLY BANK DRAFT RATES

	1 UNIT	2 UNITS
INSURED	\$25.00	\$33.00
INSURED & SPOUSE	\$47.50	\$61.50
INSURED & CHILDREN	\$57.00	\$72.50
FAMILY	\$79.50	\$101.00
CHILD ONLY	\$18.00	\$22.00
ACCIDENT DISABILITY INCOME RIDER		
Type 1 12 months	\$9.00	\$17.00
Type 1 24 months	\$11.50	\$23.00
Type 2 12 months	\$18.00	\$34.00
Type 2 24 months	\$23.00	\$46.00

Modal Factors:

- Annual - 10.87 x MBD
- Semi Annual - 5.76 x MBD
- Quarterly - 2.93 x MBD