



**BENEFIT
ARCHITECTS**



**PRESIDENTIAL LIFE
INSURANCE**



ACCIDENT

Protect Yourself Against the Unexpected

MORE INFO:
Benefitarchitects.com

CALL US:
(800) 733-7236



Accident Insurance

Accidents can happen anytime, and the resulting medical expenses can be overwhelming. With Presidential Life Accident Insurance, you are equipped with a financial safety net that ensures you and your loved ones are covered when it matters most. This Accident Insurance offers a robust plan that provides coverage for individuals aged 18 to 74, with the option to include your spouse and dependents. Our low plan benefits are designed to help manage the costs of accident-related injuries, ensuring you can focus on recovery without financial stress.



Plan Benefits:

Coverage for certain serious conditions, such as coma and paralysis

Transportation and Lodging benefits

An Emergency Room Treatment Benefit

A Rehabilitation Unit Benefit

A Wellness Benefit for covered preventive screenings

An Accidental-Death Benefit

A Dismemberment Benefit

Features:

Coverage is available for you, your spouse or domestic partner, and dependent children

Benefits are paid directly to you unless you choose otherwise

Coverage is guaranteed-issue

Coverage is portable

Fast claims payment

Hospital Benefits:

Medical Fees (for each accident): Employee(\$125), Spouse(\$125), Child(\$75)

Hospital Admission: \$1,000

Hospital Confinement (per day): \$200

Hospital Intensive Care (per day): \$400

Paralysis: Quadriplegia(\$10,000), Paraplegia(\$5,000)

Accidental Death & Dismemberment:

Accidental Death: Employee(\$50K), Spouse(\$25K), Child(\$5K)

Accidental Common-Carrier Death: Employee(\$100K), Spouse(\$50K), Child(\$15K)

Single Dismemberment: Employee(\$12,500), Spouse(\$5K), Child(\$2,500)

Double Dismemberment: Employee(\$25K, Spouse(\$10K), Child(\$5K)

Loss of Fingers or Toes: Employee(\$1,250, Spouse(\$500), Child(\$250)

Partial Amputation Fingers or Toes: \$100



Major Injuries: Fractures

Hip/Thigh \$4,000

Vertebrae (except processes) \$3,600

Pelvis \$3,200

Skull (depressed) \$3,000

Leg \$2,400

Forearm/Hand/Wrist \$2,000

Foot/Ankle/Kneecap \$2,000

Shoulder Blade/Collar Bone \$1,600

Lower Jaw (mandible) \$1,600

Skull (simple) \$1,400

Upper Arm/Upper Jaw \$1,400

Facial Bones (except teeth) \$1,200

Vertebral Processes \$800

Coccyx/Rib/Finger/Toe \$320

Major Injuries: Dislocations

Hip \$3,000

Knee (not kneecap) \$1,950

Shoulder \$1,500

Foot/Ankle \$1,200

Hand \$1,050

Lower Jaw \$900

Wrist \$750

Elbow \$600

Finger/Toe \$240

Specific Injuries:

Ruptured Disc: Injury occurring during first certificate year \$100, after first certificate year \$400

Tendons/Ligaments: \$600 (Multiple) \$400 (Single)

Torn Knee Cartilage: Injury occurring during first year \$100, Injury occurring after first year \$400

Concussion: \$200

Coma: \$10,000

Emergency Dental Work: with crown(\$150), extraction(\$50)

Eye Injuries: Treatment within 90 days \$250, Removal of foreign body non-surgically \$50

Second-Degree Burns:

Less than 10%: \$100

At least 10%, but less than 25%: \$200

At least 25%, but less than 35%: \$500

35% or more: \$1,000

Third-Degree Burns:

Less than 10%: \$1,000

At least 10%, but less than 25%: \$5,000

At least 25%, but less than 35%: \$10,000

35% or more: \$20,000

Lacerations:

Under 2" long: \$50

2" to 6" long: \$200

Over 6" long: \$400

Lacerations not requiring stitches: \$25



Additional Benefits:

Emergency Room Treatment: \$200

Emergency Room Observation: \$100

Major Diagnostic Testing: \$200

Post Traumatic Stress Disorder Diagnosis: \$200

Ambulance: \$200 ambulance, \$1,000 air ambulance

Blood/Plasma: \$100

Appliances: \$100

Accident Follow-Up Treatment: \$30

Exploratory Surgery Without Repair: \$250

Wellness Benefit: \$50

Prosthesis: \$500

Physical Therapy: \$30

Transportation: \$300 (train/plane) \$150 (bus)

Family Lodging Benefit (per night): \$100

Rehabilitation Unit Benefit (per 12 month period): \$75

Exclusions and Limitations

We will not pay benefits for Accidental Injury, Total Disability, or death contributed to, caused by, or resulting from:

- War –participating in war or any act of war, declared or not; participating in the armed forces of, or contracting with, any country or international authority. We will return the prorated premium for any period not covered by this Certificate when you are in such service.
 - Suicide –committing or attempting to commit suicide, while sane or insane.
 - Sickness –having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical Treatment or diagnostic procedures for such illness. This exclusion does not exclude an accidental death from a bacterial infection resulting from an Accidental Injury.
 - Self-Inflicted Injuries –injuring or attempting to injure yourself intentionally.
 - Racing –riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
 - Intoxication –being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a Doctor. Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.)
 - Illegal Acts –participating or attempting to participate in an illegal activity, or working at an illegal job.
 - Sports –participating in any organized sport –professional or semi-professional.
 - Cosmetic Surgery –having cosmetic surgery or other elective procedures that are not medically necessary or having dental Treatment except as a result of a Covered Accident.
 - Driving –driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation, or profit.
 - An injury or sickness covered by Worker’s Compensation.
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**At Presidential Life, we’re here to help protect you,
your family, and what really matters to you.**

With Presidential Life Accident Insurance, you receive benefits directly, allowing you to supplement any existing coverage seamlessly. Prepare for the unexpected and secure your peace of mind today.

Please visit Benefitarchitects.com or call us at (800) 733-7236