



AFE Primary Accident Medical Expense



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Accidents Happen

Some key features of AFE Accident Protect plans include:

Guaranteed Issue

No medical exam or qualifications necessary for adults ages 18–64.

No Deductible

Access your AFE Accident benefits right away.

Per-Incident Reset

Accident Medical Expense benefits reset with each new accident, unlimited accidents.

First-Dollar Coverage

Benefits paid regardless of other coverage, no coordination needed.

High-Deductible Bridge

Helps offset your ACA or group plan deductible.

Choose one of four guaranteed-issue benefit levels:

\$2,500

\$5,000

\$7,500

\$10,000

The Accident Medical Expense and Accidental Death & Dismemberment benefits are underwritten by Zurich American Insurance Company. See pages 3–5 for full details.

About Us

The Association for Entrepreneurship USA (AFE) is a member organization organized as a trade association, for the purpose of serving and providing educational information to its members who shall have a common interest to consider or participating in the gig economy. These activities may be full-time, part-time or even seasonal activities.

	AFE Accident Protect \$2,500	AFE Accident Protect \$5,000	AFE Accident Protect \$7,500	AFE Accident Protect \$10,000
AllOne Health Legal & Financial	Receive 30-minute legal and financial consultations for an unlimited number of issues at no cost. 24/7 access is also available to a secure site for information, resources and personal documents.			
AllOne Health Clinical Benefits	Receive four (4) free counseling designed to improve your emotional health and reduce stress with this best-in-class Member Assistance Program (MAP).			
Pet Asure PPO Vet Discount Plan	As an alternative or addition to pet insurance, Pet Assure helps pet owners save 25% at participating veterinarians on all in-house medical services.			
Vision Service Plan (VSP)	This discount vision program offers immediate savings on eye care and eyewear at 34,000 locations. This is not an insurance plan.			

Additional AFE Member Benefits

Members of the AFE enjoy discounts on brands including, but not limited to:



Certain restrictions and exclusions may apply. Please see full membership agreement for complete details and instructions on how to access these services. The services described above are not insurance and are not provided by Zurich American Insurance Company. The services described are not insurance and are not provided by Zurich American Insurance Company.

Benefits Summary

	AFE \$2,500	AFE \$5,000	AFE \$7,500	AFE \$10,000
Primary Accident Medical Expense (AME) Benefit	Up to \$2,500 per Covered Person per Accident	Up to \$5,000 per Covered Person per Accident	Up to \$7,500 per Covered Person per Accident	Up to \$10,000 per Covered Person per Accident
Deductable	\$0	\$0	\$0	\$0

ACCIDENTAL DEATH AND DISMEMBERMENT SCHEDULE OF LOSSES

Primary Member Principal Sum Amount for Accidental:

Loss of Life	100% of Principal Sum
Loss of Speech and Loss of Hearing	100% of Principal Sum
Loss of Speech and one of Loss of Hand, Loss of Foot, or Loss of Sight in One Eye	100% of Principal Sum
Hearing and one of Loss of Hand, Loss of Foot, or Loss of Sight in One Eye	100% of Principal Sum
Loss of Hands (Both), Loss of Feet (Both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot, or Loss of Sight of One Eye	100% of Principal Sum
Loss of Hand, Loss of Foot, or Loss of Sight of One Eye (Any one of each)	50% of Principal Sum
Loss of Speech or Loss of Hearing	50% of Principal Sum
Loss of Thumb and Index Finger of the same Hand	25% of Principal Sum

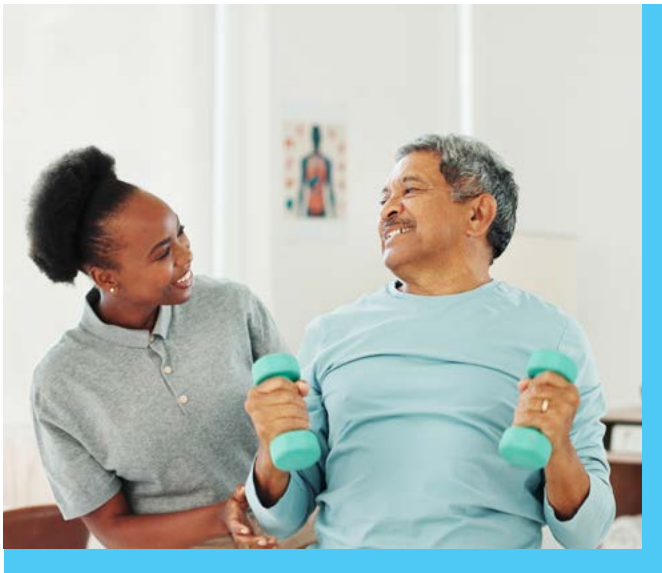
The AME benefits are per covered person per accident. First treatment must be within 90 days of the accidental injury, and emergency care must be within 72 hours of the accident. Medical expenses must be incurred within 52 weeks of the accidental injury. This policy provides Accident only coverage. The Insurance benefits described are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373 (NAIC # 16535). This document provides a general description of certain provisions and features of this insurance program for informational purposes only and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination. Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. Coverage terminates at age 70.



Robert's Story

Robert, an avid biker, collided with another rider and suffered a knee injury. After visiting the emergency room, he was prescribed more than two months of physical therapy. He is covered under his employer's group medical plan, which has a \$7.5k deductible before benefits begin. He also has the AFE Accident Protect plan with a \$10K benefit.

Total Accident Expenses	\$5,600
Zurich Accident Pays	\$5,600
Health Plan Reimbursement & Co Insurance	\$7,500
Extra Cash for Recovery Cost	\$1,900



Kevin's Story

While doing some "Honey Do" tasks on a Saturday, he fell off his ladder and was rushed to the emergency room. His arm was fractured and treated with physical therapy for three months, along with follow-up office visits to his primary care doctor. He also has the AFE Accident Protect plan with a \$10K benefit.

Total Accident Expenses	\$9,800
Zurich Accident Pays	\$9,800
Health Plan Reimbursement & Co Insurance	\$6,345
Extra Cash for Recovery Cost	\$3,800

Example shown is for illustrative purposes only. The claim scenario is hypothetical and is intended to show the types of situations that may result in a claim. Scenario is not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.



Scott's Story

Scott was on his way to Home Depot on a Sunday afternoon when another driver ran a red light. This resulted in an ambulance ride and an emergency room visit, followed by one night in the hospital for observation. He required extensive physical therapy due to hip injuries and also missed three weeks of work during his recovery. He also has the AFE Accident Protect plan with a \$10K benefit.

Total Accident Expenses	\$19,314
Zurich Accident Pays	\$10,000
Health Plan Reimbursement & Co Insurance	\$7,200
Extra Cash for Recovery Cost	\$2,800



Jack's Story

Ten-year-old Jack, like many kids, loves sports—whether it's soccer, baseball, or football. One of these activities led to an injury that required an ambulance ride to the emergency room and kept him home from school for 10 days. His parents' employee group medical plan has a \$5K deductible before benefits begin. They also have the AFE Accident Protect plan with a \$5K benefit.

Total Accident Expenses	\$2,950
Zurich Accident Pays	\$2,950
Health Plan Reimbursement & Co Insurance	\$5,000
Extra Cash for Recovery Cost	Zero

Example shown is for illustrative purposes only. The claim scenario is hypothetical and is intended to show the types of situations that may result in a claim. Scenario is not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

Accident Insurance Limitations and Exclusions

General Exclusions

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

A loss will not be a Covered Loss if it is caused by, contributed to, or results from:

1. suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury including, but not limited to, any attempt to restrict the flow of oxygen to the brain for purposes of autoerotic or auto-erotic asphyxiation;
2. War or any Act of War, whether declared or undeclared;
3. involvement in any type of active military service, including Reserve or National Guard active duty which extends beyond thirty-one (31) consecutive days. This exclusion does not apply to the first thirty-one (31) consecutive days of active military service;
4. illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for Accidental ingestion of contaminated foods;
5. participation in any felony or an illegal occupation;
6. parasailing, bungee jumping, heli-skiing, scuba diving or any other activity that would reasonably be deemed extrahazardous;
7. being legally intoxicated while operating a motorized vehicle. A Covered Person will be conclusively presumed to be legally intoxicated if the level of alcohol in his or her blood exceeds the applicable legal limit under the laws of the locale in which the Accident occurred, to be intoxicated, if operating a motorized vehicle;
8. being under the influence of any prescription drug, controlled substance, or hallucinogen, unless such prescription drug, controlled substance, or hallucinogen was prescribed by a Physician and taken in accordance with the prescribed dosage and in accordance with drug interaction warnings;
9. a cardiovascular event or stroke caused by exertion prior to or at the same time as an Accident;

10. alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a licensed medical provider operating within his or her scope of authority.

For purposes of the Accident Medical Expense benefit only, the following additional exclusions apply:

We will not cover the following:

1. cosmetic, plastic or restorative surgery unless Medically Necessary for the treatment of the Injury;
2. any medical expenses related to pregnancy unless Medically Necessary for the treatment of the Injury;
3. Injury for which the Covered Person is entitled to benefits under Workers Compensation Benefits, Employer Liability Law, or other similar law;
4. travel outside of the United States of America;
5. personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals;
6. treatment by any person Related to the Covered Person;
7. expenses incurred for dental care, treatment, repair or replacement of Sound Natural Teeth unless Medically Necessary for the treatment of the Injury;
8. expenses incurred for eye examinations, eye glasses, contact lenses or hearing aids or the fitting, repair or replacement of these items unless Medically Necessary for the treatment of the Injury;
9. routine physical examinations and related medical services, elective treatment or surgery, or experimental or investigative treatments or procedures;
10. a Medical Repatriation;
11. expenses incurred for psychological or psychiatric counseling of any kind or any expense for treatment of mental or nervous diseases or disorders;
12. expenses which the Covered Person is not legally obligated to pay;
13. expenses for Custodial Services or services provided by a private duty nurse unless such expenses

are incurred as a result of an Injury;

14. expenses related to the repair or replacement of existing artificial limbs, eyes or other prosthetic appliances, or rental of existing medical equipment unless for the purpose of modifying the item because the Injury has caused further impairment in the underlying bodily condition;

15. treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not a result of an Injury;

16. treatment of Osgood-Schlatter's Disease.

General Limitations

This section applies to all Hazards, Coverages and Benefits unless otherwise stated.

Limitation on Multiple Covered Losses. If a Covered Person suffers more than one Covered Loss as a result of the same Accident, we will pay only one benefit, the largest benefit.

Limitation on Multiple Hazards. If a Covered Person suffers a Covered Loss which is payable under more than one hazard as a result of the same Accident, the most we will pay for these benefits in total is the Covered Person's Principal Sum.

Disclaimers

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your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination provisions. AFE is not a subsidiary or affiliate of Zurich, and use of AFE's products and services are independent of and not included within the Accident Medical Policy or any other Zurich product or services. Zurich expressly disclaims any and all damages and other costs that may arise related to the use or reliance upon the product, services, representations or warranties made by or on behalf of AFE.

General Disclaimer:

This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, as it is intended to help supplement Comprehensive coverage. This insurance does not provide minimum essential or preventive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimal essential benefits as set forth under the Patient Protection and Affordable Care Act. Notwithstanding any other term made in any policy, we shall not provide coverage and we shall be under no duty to make any service or benefit available to any other party who may have any rights under this policy to the extent that such coverage, payment, service, benefit, or the insurer's activity or the insured would violate any applicable trade or economic sanctions law or regulation. Coverage may be available in all states or certain terms, conditions and exclusions may be different where required by law. Benefits decrease at age 65. Coverage terminates at age 75.

For use in: AL, AR, AZ, CA, DC, DE, FL, GA, IL, IN, IA, KY, LA, MA, MI, MS, NE, OK, OH, RI, SC, TN, TX, VA, WI, WY.



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