



# Accident Only Major Medical

Health Insurance



**PETERSEN**<sup>®</sup>  
INTERNATIONAL UNDERWRITERS

# Accident Only Major Medical Plan



## How Coverage Works

The Accident Only Major Medical Plan is intended to reimburse the eligible expenses from injuries. Policy terms can be from one month up to three years. Benefits may be assignable once validated. Until then, benefits are paid directly to you to reimburse you for necessary medical expenses which have been paid by you, subject to covered expenses as outlined in the certificate.

**1 All eligible expenses are applied toward the deductible.**

**2 Once the deductible has been fulfilled, the policy will reimburse 100% up to the maximum benefit.**

The Accident Only Major Medical plan is set up to be as simple as possible - No co-pay & No coinsurance. Policy Maximum and deductible are per person, per policy period. There is a choice of \$100, \$250, \$500, \$1,000, or \$2,500 deductible.

## Eligible Expenses

**Hospital Expenses:** All medically necessary expenses while hospitalized including:

- Hospital room and board limited to semi-private daily rate,
- Hospital intensive care unit,
- Emergency room care,
- Outpatient surgery,
- Diagnostic services,
- Supplies and therapy.

**Physician Services:** All medically necessary expenses for treatment including:

- Physician services consisting of home, office, and hospital visits,
- Other medical care and treatment,
- Diagnostic services,
- Supplies and therapy.

**Skilled Nursing Facilities:** Skilled Nursing Facility room and board, provided confinement begins within 30 days following a Medically Necessary Hospital confinement of 3 days or longer.

**Home Health Care:** Part-time or intermittent home nursing care by a registered nurse or licensed vocational nurse in a place of residence, including medical supplies, drugs and medications prescribed by a Physician, and laboratory services, but only to the extent that they would have been covered when confined in a Hospital.

**Ambulance Services Expenses:** To and from a hospital.

**Prescription Drugs:** Outpatient prescription medications covered up to a maximum of \$500.

**Medical Evacuation:** All medically necessary expenses for stabilization and transportation to the facility nearest your home, which can provide the appropriate care up to \$250,000.

**Repatriation of Remains:** In the event of death, Underwriters will reimburse the cost of delivery of your remains to a mortuary nearest your home up to \$250,000.

**War & Terrorism Coverage -** Underwriters will pay for Eligible Expenses which are incurred as a result of Injuries sustained due to war/terrorism or act of war/terrorism. Injuries due to war/terrorism or act of war/terrorism involving the use or release of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s) are not covered with this benefit.

**\$25,000 Accidental Death:** \$50,000 if accidental death occurs while riding as a passenger of a common carrier.

**Common Accident Provision:** In the event that you and any additional insured family members suffer injuries from the same accident, only one deductible shall be applied.

## Sports & Activities Included

**Included Sports or Activities** - Sports or Activities included in Your coverage. Participation in the following sports or activities are covered at no additional premium and without the need for prior declaration, when participating on a recreational and non professional basis during the term of insurance. Any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (including but not limited to helmet, harness, knee and/or elbow pads).

- Aerobics
- Archery
- Baseball
- Basketball
- Badminton
- Body boarding (boogie boarding) up to 10 foot waves
- Bowling
- Canoeing/kayaking/rafting (grade 1 only)
- Cross country running
- Cycling (street)
- Deep sea fishing
- Fencing
- Fishing
- Go karting
- Golf
- Gymnastics (non-competitive)
- Hot air ballooning (organized pleasure rides only)
- Indoor climbing (on climbing wall)
- Jet boating
- Martial Arts/Karate
- Paint balling/war games (wearing eye protection)
- Parasailing (over water)
- Rowing
- Running (non-competitive and not marathon)
- Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Snorkeling
- Soccer
- Spear fishing up to 30 feet (without tanks)
- Swimming
- Table tennis
- Tennis
- Trampolineing
- Trap shooting
- Trekking/hiking (without the need for climbing equipment) up to 10,000 feet above sea level
- Tug of war
- Volleyball

### Included Sports or Activities does not include:

1. any sport and/or activity not listed above, or 2. any activity you do as a high school athlete, college athlete, semi-professional athlete, professional athlete, or in a race, or 3. any activity carried out against local warnings or advice, or 4. any activity if it is not carried out in a safe way, or 5. any activity if you act irresponsibly or put yourself in needless danger.

## Hazardous Sports & Activities Optional Rider

**Optional Hazardous Sports or Activities Rider** - Hazardous Sports or Activities are the following list of activities which are considered to be more than a standard risk. This optional rider will provide up to \$250,000, or the up to the maximum benefit whichever is lesser, for eligible expenses incurred by participation in the following:

- Bungee Jumping
- Driving/Riding a motor scooter
- Hang Gliding
- Horseback Riding (no jumping)
- Hiking/Trekking (without the need for climbing equipment) up to 20,000 feet above sea level
- Ice Skating
- Jet Skiing
- Mountaineering up to 10,000 feet
- Paragliding
- Roller skating/ inline skating
- Scuba diving (up to depth of 60 feet if PADI or equivalent qualified or accompanied by qualified instructor and not diving alone)
- Skydiving with an instructor
- Snow Skiing/ Snowboarding (excluding back country and helicopter skiing/boarding)
- Snowmobiling (trail riding only)
- Surfing up to 10 foot waves
- Tree canopy tours / Zip lining / repelling
- Wake Boarding
- Waterskiing
- White Water Rafting / canoeing / kayaking (grades 2-4 only).
- Windsurfing

### Optional Hazardous Sports or Activities Does Not Include:

1. any sport and/or activity not listed in the Optional Hazardous Sports and Activities Rider description, or 2. any activity you do as a high school athlete, college athlete, semi-professional athlete, professional athlete, or in a race, or 3. any activity carried out against local warnings or advice, or 4. any activity if it is not carried out in a safe way, or 5. any activity if you act irresponsibly or put yourself in needless danger.

# Monthly Premiums

## \$1,000,000 MAXIMUM BENEFIT

Age	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
Dependent*	\$99	\$88	\$81	\$70	\$63	\$51
0-29	\$180	\$173	\$165	\$158	\$151	\$141
30-39	\$204	\$194	\$185	\$175	\$167	\$152
40-49	\$239	\$227	\$214	\$201	\$188	\$171
50-59	\$302	\$285	\$266	\$247	\$229	\$203
60-69	\$336	\$315	\$293	\$272	\$250	\$220

## \$500,000 MAXIMUM BENEFIT

Age	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
Dependent*	\$86	\$76	\$70	\$61	\$55	\$44
0-29	\$156	\$150	\$144	\$138	\$131	\$123
30-39	\$178	\$169	\$161	\$153	\$145	\$133
40-49	\$208	\$198	\$186	\$175	\$164	\$149
50-59	\$263	\$248	\$231	\$215	\$199	\$176
60-69	\$293	\$274	\$255	\$236	\$218	\$191

## \$100,000 MAXIMUM BENEFIT

Age	\$100 Deductible	\$250 Deductible	\$500 Deductible	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible
Dependent*	\$69	\$61	\$56	\$49	\$44	\$34
0-29	\$125	\$120	\$115	\$110	\$105	\$98
30-39	\$142	\$135	\$129	\$122	\$116	\$106
40-49	\$166	\$158	\$149	\$140	\$131	\$119
50-59	\$210	\$198	\$185	\$172	\$159	\$141
60-69	\$234	\$219	\$204	\$189	\$174	\$153
70-79	\$356	\$330	\$304	\$278	\$252	\$216

\*Dependent (Age 0-17) rate is only if applying in conjunction with an adult, otherwise use the 0-29 rate.

To add the Hazardous Sports or Activities Rider - Please Add 25% to the Above Rates

Important Notice regarding the Patient Protection and Affordable Care Act: This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ('ACA'). This insurance does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain United States citizens and United States residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. You should consult your attorney or tax professional to determine if ACA's requirements are applicable to you.

**This plan is not compliant with the Affordable Care Act**

This is not intended to be a complete outline of coverage. Actual wording may change without notice.  
Underwriters reserve the right to modify terms and benefits at time of underwriting.

# Accident Only Major Medical Plan



## Pre-existing Conditions Limitations

Pre-existing Condition means an Injury for which medical advice, diagnosis, care or treatment, including the use of prescription medication including but not limited to ongoing conditions(s), was recommended by or received from a licensed health care practitioner, and/or any symptom(s) and/or any condition(s) which would have caused a reasonably prudent person to seek medical attention during the twelve (12) months immediately preceding the Effective Date of the insurance described in this Certificate, whether disclosed or not on Your application or online enrollment.

## Limitations

1. The maximum Eligible Expense for Repatriation of Remains or Global Medical Transportation is \$250,000.00 in the aggregate during the Term of Insurance.
2. The maximum Eligible Expense room and board charge for an intensive care unit is three times the Provider's semi-private room and board charge.
3. The maximum Eligible Expense for outpatient prescription medication(s) is \$500.00 in the aggregate and during the Term of Insurance for a maximum prescribed period of ninety (90) days for any one prescription.
4. Insured age 70-74 are limited to \$250,000.00 maximum benefit, all other terms and conditions apply.
5. Insured age 75-79 are limited to \$100,000.00 maximum benefit, all other terms and conditions apply.
6. Insured age 80-84 are limited to \$50,000.00 maximum benefit, all other terms and conditions apply.

## Exclusions

1. Sickness of any type.
2. Any expense which You are not legally obligated to pay.
3. Services which are not Medically Necessary or are not furnished by and under supervision of a Physician.
4. Expenses for services and supplies for which You are entitled to benefits, services or reimbursement through the Veterans' Administration, Workers' Compensation insurance, any private health plan or from any other source except Medicaid.
5. Expenses in excess of UCR.
6. Self-inflicted injuries while sane or insane.
7. Treatment for alcoholism, drug addiction, allergies, and/or Mental or Nervous Disorders.
8. Rest cures, quarantine or isolation.
9. Cosmetic surgery unless necessitated by an accidental Injury.
10. Dental exams, dental x-rays and general dental care except as a result of an accidental Injury.
11. Eye glasses or eye examinations.
12. Hearing aids or hearing examinations.
13. General or routine examinations.
14. Injuries sustained from participation in Hazardous Sports or Activities.\*
15. Pregnancy and pregnancy-related conditions including but not limited to fertility, pre-natal care, childbirth, miscarriage, abortion or post partum conditions.
16. Injuries due to War or any Act of War whether declared or undeclared.\*
17. Injuries due to Terrorism or an Act of Terrorism whether declared or undeclared.\*
18. Injuries due to an Act of Terrorism involving the use or release of any nuclear weapon or device or chemical or biological agent, regardless of any contributory cause(s).
19. Injuries sustained while committing a criminal or felonious act.
20. Expenses incurred for or resulting from pain which is not supported by medical diagnosis.
21. Cataract surgery.
22. Any elective surgery, including but not limited to complications of previous elective or cosmetic surgeries.
23. Custodial Care.
24. Expenses for supplies and services that were not incurred within the specified Geographic Area.
25. Pre-existing conditions.

\* This exclusion can be removed if the appropriate additional premium has been paid and the optional benefit is indicated on the Schedule or attached by an endorsement.

**This plan is not compliant with the Affordable Care Act**

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