

For more details about the benefits, costs, and limitations of Aflac's Accident insurance policies, call your local Aflac insurance agent/producer.



## *Individual or Family Accident Insurance*

**Aflac**™ 

American Family Life Assurance  
Company of Columbus (Aflac)  
Worldwide Headquarters  
1932 Wynnton Road  
Columbus, Georgia 31999  
aflac.com

# Accidents happen.

Accidents are not planned, but policyholders can be prepared if one occurs.

# Accident Insurance

Policy Series A-34000

Policies A-34100-OK, A-34200-OK; A-34100-OR, A-34200-OR; A-34100-PA, A-34200-PA; A-34100-TN, A-34200-TN; A-34100-TX, and A-34200-TX

An injury—an accident! In a split second it's over, often without warning of any kind. Yet the financial expenses of being injured can linger for months, even years, in the form of unexpected bills. Aflac's Accident insurance policy pays cash benefits for a covered person's death, dismemberment, or injury caused by a covered accident.

- Unintentional injuries are the fifth leading cause of death overall and first among persons in age groups from 1 to 44.
- On the average, there are 13 unintentional-injury deaths and about 2,650 disabling injuries every hour during the year.
- A disabling injury occurs in the home about every four seconds.
- In 2003 about 35 percent of all hospital emergency department visits in the United States were injury-related.

Source: *Injury Facts*, 2005–2006 Edition, National Safety Council

Aflac's Personal Accident Indemnity (PAI) policy is designed to pay benefits that help you cover the ongoing expenses incurred after an accidental injury, from copayments to lodging and travel, and includes a wide range of benefits that other plans may not cover, such as:

- Accident Emergency Treatment
- Accident Initial Hospitalization
- Accident Follow-Up Treatment
- Accident Specific-Sum Injuries
- Annual Wellness Benefit

Since the Accident policy has several options for coverage, you have the flexibility to tailor coverage that meets your specific needs, requirements, and budget—and customize a combination of benefits to complement the major medical that you may already own.

Certain policies and riders may not be available in all states.

## How Aflac can help

Aflac offers personal service and rate stability.

Aflac is designed to pay benefits that help you cover the ongoing expenses incurred after an accidental injury, from copayments to travel.

As with all Aflac policies, we pay benefits directly to you, unless you tell us otherwise, no matter what insurance you may have.

And we are outstanding in claims service, with most claims processed within four days.

Aflac's Accident plans are portable, which means that you can keep your coverage if you change jobs or retire.

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