

Protect you and your family with Comprehensive Accident Medical plan. A simple accident like a broken bone or torn muscle can cost thousands of dollars. The **unexpected does happen** and if it does you will be thankful you enrolled into the plan. **Don't be without coverage!**

Here are some sample situations:

Diagnosis/Care	Claims
Broken Ankle	\$13,281
Automobile Accident	\$76,293
Broken Hand/Wrist (child) (Hospital)	\$10,341
Eye Wound	\$13,976
Severed Tendon in Finger playing basketball	\$8,034



Money Back Guarantee

If you are not satisfied that this coverage will meet your insurance needs, simply return the Policy or Certificate with your written and signed request for cancellation within 10 days after you receive it. Coverage will be canceled as of the effective date and you will receive a full premium refund of your initial payment – no questions asked!

NOTE: The application and administration fees are nonrefundable.

Underwritten by:



Driven by Tradition...Powered by People

Markel Insurance Company brings innovative solutions and over 25 years of experience to the accident & health insurance market. A subsidiary of Markel Corporation, one of the top 50 property and casualty insurers in the U.S., the company is licensed and admitted to underwrite accident & health and property & casualty insurance throughout the country. Markel has a long-standing reputation for financial stability and distinguished, dedicated service to its customers.

Rated A (Excellent) by A.M. Best Company

To enroll or if you have questions, contact:

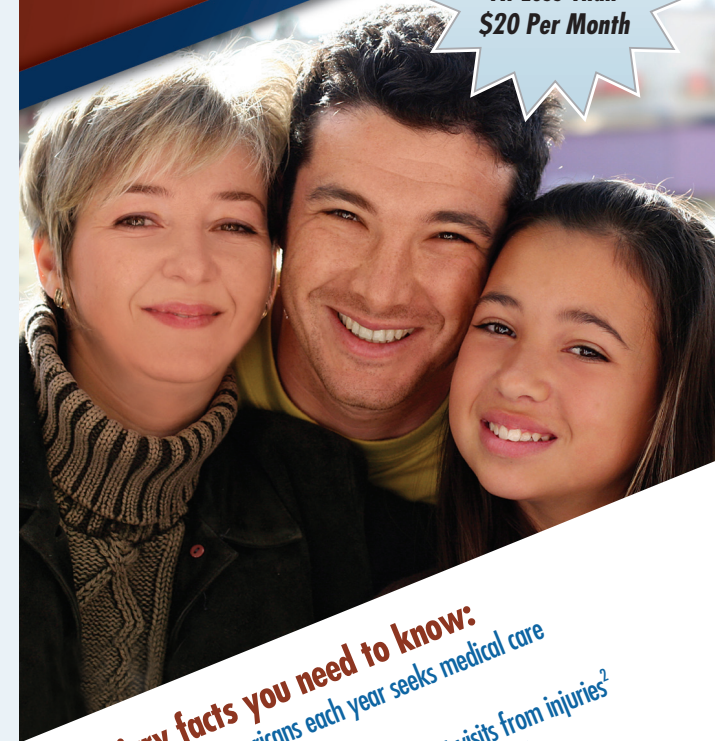


Smart Comprehensive Accident Medical Plan

Up to \$250,000 Coverage



Affordable Premiums Starting At Less Than \$20 Per Month



- Injury facts you need to know:**
- 1 out of 9 Americans each year seeks medical care due to injuries¹
 - 28.4 million emergency department visits from injuries²
 - 40.9 million doctor office visits from injuries²
 - 5th most common cause of death¹
 - Unintentional injury deaths: 120,000¹
 - 44% occur in or around the home²

¹ National Safety Council, Injury Facts 2008

² National Center for Health Statistics, NCHS Data on Injuries 2006

Why Smart Accident Insurance?

To help you and your family with the high cost of health care resulting from accidents. They do happen, and the last thing you want to worry about is who or how the bills are going to get paid. With this plan, you can focus on getting care.

IS PERFECT FOR:

- Individuals and families with high deductibles or out of pocket cost on their primary health plan.
- A temporary solution while in-between jobs or looking for work.
- An alternative to other health insurance plans for which you do not qualify due to underwriting requirements.

HOW IT WORKS:

It is very simple...Once you are covered, if you have an accident, go to the nearest provider and receive care. Present your Smart Accident Card, and bills will be directed to the administrator who will pay the provider directly and send you an explanation of benefits. You will be responsible for deductible and coinsurance selected.

SAMPLE SCENARIO:

While playing basketball, James injured his finger badly trying to pass the ball to a teammate. He was taken to the urgent care center where he was examined by a nurse and physician. An X-ray was taken, which showed that he had severed a tendon in his finger and would need surgery. James' parents were thankful that they had the Smart Accident Insurance which covered the cost of these bills. Who knew they would total over \$8,000 in charges? With a monthly family rate of \$47 they are grateful.



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An economical and smart way to protect your family from today's high health care costs.

What does it cover?

- Emergency Room visits
- Doctor visits
- Hospital stays
- Ambulance Services
- Urgent Care Centers
- Surgery
- X-Rays
- Laboratory
- Physical Therapy
- And more...

Plan Highlights

- Freedom to choose your own doctors and hospitals
- From \$25,000 to \$250,000 maximum coverage
- Deductible options: \$250, \$500, \$1,000
- Coinsurance options: 100%, 80%, 50%
- Accidental Death and Dismemberment coverage: Varies based on maximum coverage amount.
- Next day coverage
- Instant Issue. No exams or medical questions.




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3 Easy Ways To Enroll

1 Over the Phone or

2 On the Internet or

3 Mail in the paper application with payment information 

PAYMENT OPTIONS

Payments may be made monthly, quarterly, semi-annually and annually.

PAYMENT MODES

- Bank Draft: Checking or Savings Account
- Credit Card: Visa and MasterCard accepted
- Personal Check: Separate billing charge will incur for personal check payment

Your initial payment and subsequent monthly payments will be automatically debited (on or immediately following the payment due dates) from your bank account or credit card that is identified on the Electronic Payment Authorization form. If you wish to discontinue coverage, simply mail or fax your written request for termination and we will discontinue future automatic electronic debits.

NOTE: 5 days advance written and signed notice from the Primary Insured is required to ensure future credit card debits are discontinued.

ELIGIBILITY

To qualify, there are no medical questions or exams. Coverage is guaranteed issue as long as you and/or your spouse are under the age of 65.

CHILD ONLY DIRECTIONS

Children age 19 and over should apply separately. Child-only coverage is available for ages 2 through 18. The application must be completed and signed by the parent or legal guardian. Child(ren) alone can apply and are to use the 2-24 premium rate for the youngest child; and the per child rate for each of the siblings to be insured.

EMPLOYER GROUP BILLING

Group billing can be provided to employer groups. Please contact your representative for group billing rates and procedures.

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