

## Uninsurable Occupations & Activities

- Demolitions
- Forester, fishing
- Industries susceptible to accidents that may involve multiple deaths or injuries or those working with hazardous materials.
- Lodges and Fraternal Organizations Members (must have home office approval before taking applications)
  - Loggers and logging companies
  - Oil field roughnecks
- Oil or gas exploration, refining, and production
  - Professional athletes/Sports teams
  - Pyrotechnicians
- Underground mining, explosive, fireworks



ManhattanLife™

Standing By You. Since 1850.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Enhanced 24 Hour Accident Expense Plan product at [disclosure.manhattanlife.com](http://disclosure.manhattanlife.com). Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

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#### POLICY FORM NUMBERS:

EAP, EAP-LA, EAP-TX (including state variations)

#### Underwritten by:

ManhattanLife Assurance Company of America  
10777 Northwest Freeway, Houston, TX 77092  
Toll Free Telephone: 800-877-7705



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## Enhanced 24 Hour Accident Expense Plan

*Coverage 24 hours a day, anywhere in the world*

2 Benefit Option.  
This is an Accident Insurance Policy.

Underwritten by  
ManhattanLife Assurance Company of America

Accidents happen when you least expect them - at home, at work, while playing or while traveling

**YOU CAN'T PLAN ON THEM, BUT YOU CAN PLAN FOR THEM.**

*ManhattanLife's  
Enhanced 24 - Hour Accident Plan  
More Protection When You  
Need it Most!*

**ENHANCED ACCIDENT PLAN FEATURES**

- \$2,000 or \$4,000 of accident coverage
- Issue ages 18 - 74
- Guaranteed renewable to age 80
- \$25,000 or \$50,000 of Accidental Death Benefit
- Pays in addition to any other insurance
- Individual, Individual & Spouse, Single Parent, and Family coverage available
- Pays on the job or off the job accidents

**ACCIDENT INJURY FACTS\***

- Approximately 1 in 7 people sought medical attention for injuries in 2018
- Preventable injuries (accidents) are now the third leading cause of death in the US, 167,127 people lost their lives by accidental injury in 2018.
- The economic impact of preventable injuries amounted to \$1,059.9 Billion in 2018. This is equivalent to about 66 Cents of every dollar paid in personal federal income tax.
- It is estimated that over 33,700,000 people suffered medically consulted injuries (formerly disabling injury) as result of motor vehicle, work, and home accidents combined in 2018.
- Medically consulted injuries occurred at a rate of one every .65 seconds in 2018.
- The cost of all U.S. injuries in 2018 was equivalent to \$ 0.55 of every dollar spent on food.

\*National Safety Council, Injury Facts 2020

**Benefit Features**

BENEFITS	1 UNIT	2 UNITS
<b>MEDICAL EXPENSE BENEFIT</b> This benefit pays the covered expenses for medical treatment due to accidental injury to the maximum amount shown. Covered expenses include physician's fees, surgery, x-rays, reduction of fractures or other emergency first-aid expenses. <b>All covered expenses must be incurred within 28 days of the accident causing such injury.</b> If covered expenses are incurred at a hospital emergency room, a \$50 deductible will apply for each accidental injury.	\$2,000	\$4,000
<b>ACCIDENTAL DEATH</b> This benefit pays a fixed amount if an insured suffers a fatality as a result of an accident. Death must occur within 90 days of the accident.	\$25,000	\$50,000
<b>AIR AND GROUND AMBULANCE BENEFIT*</b> This benefit pays the covered expenses for ground or air ambulance transportation (within 28 calendar days of accident) due to an accidental injury, to the maximum amount shown.	\$5,000	\$10,000
<b>DAILY HOSPITAL CONFINEMENT BENEFIT</b> If an insured is hospitalized for an accidental injury, we will pay a fixed amount per day, beginning the first day of confinement. Payment will be made to a maximum of 30 days per hospital confinement resulting from any one accidental injury.	\$150	\$300
<b>ACCIDENTAL DISMEMBERMENT BENEFIT</b> This benefit pays a fixed amount if the Primary Insured suffers any of the following dismemberments as a result of accidental injury. The dismemberment must occur within 90 days of the accident causing such injury.		
<b>Loss of Finger or Toe</b> Single Loss Benefit Multiple Loss Benefit	\$500 \$1,000	\$1,000 \$2,000
<b>Loss of Hand, Arm, Foot, Leg</b> Single Loss Benefit Multiple Loss Benefit	\$5,000 \$10,000	\$10,000 \$20,000
<b>Loss of Sight</b> Single Loss Benefit (one eye) Multiple Loss Benefit (both eyes)	\$5,000 \$10,000	\$10,000 \$20,000
<b>Maximum Dismemberment Benefit Per Accident</b>	\$10,000	\$20,000

**Issue Ages**

	<b>AGES</b>
Accident Plan	18 - 74

**Monthly Bank Draft Rates**

	1 UNIT	2 UNITS
<b>INSURED</b>	\$26.75	\$35.31
<b>INSURED &amp; SPOUSE</b>	\$50.83	\$65.81
<b>INSURED &amp; CHILDREN</b>	\$60.99	\$77.58
<b>FAMILY</b>	\$85.07	\$108.07

**Modal Factors:** Annual - 10.87 x MBD  
Semi Annual - 5.76 x MBD Quarterly - 2.93 x MBD

**Monthly Bank Draft Rates**

Insurance will become effective only after receipt of application, required premium payment, approval by ManhattanLife Assurance and before any change in insurability of the applicant. ManhattanLife Assurance reserves the right to reject any application which does not meet its underwriting requirements.

