

CLAIM EXAMPLE #1

COMPARISON AND EXAMPLES OF BENEFITS ON THE ALLSTATE, AMERICAN PUBLIC DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURE, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

YOU ARE SHOT IN THE ARM AND BECAUSE OF THE BULLET IT FRACTURED YOUR ARM BETWEEN THE SHOULDER AND ELBOW. YOU ARE TRANSPORTED BY AMBULANCE. ONCE YOU GET TO THE HOSPITAL YOU ARE ADMITTED. THEY DO X-RAYS AND THE PHYSICIAN CHECKS YOU OUT. THE DOCTOR SEES IT WILL BE A WHILE BEFORE YOU WILL HAVE FULL USE OF YOUR ARM. HE PUTS YOU ON 8 MONTHS DISABILITY.

IF YOU HAVE PLAN III

\$1,650.00 FRACTURE BETWEEN SHOULDER AND ELBOW
\$1,400.00 AMBULANCE RIDE BY GROUND
\$400.00 ADMITTED INTO THE HOSPITAL
\$875.00 X-RAYS, PHYSICIAN CONSULTATION
\$11,400 DISABILITY 1ST DAY COVERAGE ON OR OFF THE JOB FOR 6 MONTHS \$ 1,900
X 6 = \$ 11,400
\$2,000 DISABILITY FOR THE REMAINING 2 MONTHS \$ 1,000 X 2 = \$ 2,000

\$17,725.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU, PAYS IN ADDITION TO ANY OTHER POLICY
MONTHLY COST: \$ 68.90

CLAIM EXAMPLES # 2

COMPARISON AND EXAMPLES OF BENEFITS ON THE ALLSTATE, AMERICAN PUBLIC DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURES, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

PLAN II

YOU ARE SHOT IN THE ARM AND BECAUSE OF THE BULLET IT FRACTURED YOUR ARM BETWEEN THE SHOULDER AND ELBOW. YOU ARE TRANSPORTED BY AMBULANCE. ONCE YOU GET TO THE HOSPITAL YOU ARE ADMITTED. THEY DO X-RAYS AND THE PHYSICIAN CHECKS YOU OUT. THE DOCTOR SEES IT WILL BE A WHILE BEFORE YOU WILL HAVE FULL USE OF YOUR ARM. HE PUTS YOU ON 8 MONTHS DISABILITY.

\$1,100.00 FRACTURE BETWEEN SHOULDER AND ELBOW
\$1,350.00 AMBULANCE RIDE
\$400.00 ADMITTED INTO THE HOSPITAL
\$750.00 X-RAYS, PHYSICIAN CONSULTATION
\$9,600.00 DISABILITY 1ST DAY COVERAGE ON OR OFF THE JOB FOR 6 MONTHS \$ 1,600 X 6 = \$ 9,600
\$2,000.00 DISABILITY FOR THE REMAINING 2 MONTHS \$1,000 X 2 = \$ 2,000

\$ 15,200.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU PAYS IN ADDITION TO ANY OTHER POLICY
MONTHLY COST: \$ 59.16

CLAIM EXAMPLE # 3

COMPARISON AND EXAMPLES OF BENEFITS ON THE ALLSTATE, AMERICAN PUBLIC DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURES, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

PLAN II

YOU ARE RUNNING BY FOOT TO CAPTURE A SUSPECT AND YOU DISLOCATE YOUR ANKLE JOINT. YOU ARE TAKEN BY GROUND AMBULANCE. ONCE YOU SEE THE DOCTOR HE WANTS TO DO X-RAYS. THE DOCTOR COMES TO THE CONCLUSION YOU WILL BE OUT OF WORK FOR 2 MONTHS.

\$ 800.00 DISLOCATION OF ANKLE JOINT

\$ 1,350.00 GROUND AMBULANCE RIDE

\$750.00 X-RAYS AND PHYSICIAN FEES

\$3,200.00 DISABILITY ON OR OFF THE JOB \$ 1,600 x 2MONTHS = \$3,200.00

\$ 6,100.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU PAYS IN ADDITION TO ANY OTHER POLICY

MONTHLY COST: \$ 57.36

CLAIM EXAMPLE #4

COMPARISON AND EXAMPLES OF BENEFITS ON THE ALLSTATE, AMERICAN PUBLIC DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURES, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

PLAN II

YOU ARE HELPING A STALLED CAR AND YOU ARE HIT BY ANOTHER CAR AND SUFFER FROM A PELVIS FRACTURE, A FRACTURE OF THE LEG, ARM FRACTURE BETWEEN THE SHOULDER AND ELBOW AND A FRACTURED SKULL. YOU ARE IN SERIOUS CONDITION AND ARE TAKEN BY AIR AMBULANCE. YOU ARRIVE AT THE HOSPITAL AND THEY TAKE X-RAYS AND PHYSICIANS LOOK YOU OVER (MEDICAL FEES). THE DOCTOR SAYS YOU WILL BE IN THE HOSPITAL FOR 3 WEEKS (21 DAYS). AFTER YOU GET OUT OF THE HOSPITAL, YOU WILL START YOUR DISABILITY COVERAGE AND WON'T RETURN BACK TO WORK FOR 6 MONTHS.

\$ 2,000 FOR PELVIS FRACTURE

\$ 1,100 FOR LEG FRACTURE

\$ 1,100 FOR ARM FRACTURE

\$ 1,900 FOR SKULL FRACTURE

\$ 1,450 FOR AIR AMBULANCE

\$ 750.00 FOR MEDICAL FEES

\$ 3,675.00 HOSPITAL CONFINEMENT \$ 175.00 x 21 DAYS = \$ 3,675.00

\$ 400.00 HOSPITAL ADMISSION RIDER

\$ 4,200 INTENSIVE CARE \$ 600 x 7DAYS = \$ 4,200

\$ 9,600 DISABILITY COVERAGE FOR THE NEXT 6MONTHS \$ 1,600 x 6 = \$9,600 1ST DAY COVERAGE ON OR

OFF THE JOB

\$ 26,175.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU PAYS IN ADDITION TO OTHER INSURANCE

MONTHLY COST \$ 60.96

CLAIM EXAMPLE # 5

COMPARISON AND EXAMPLE OF BENEFITS ON ALLSTATE, AMERICAN PUBLIC DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURES, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

PLAN II

YOU WERE ON A SKI TRIP AND FRACTURED YOUR TIBIA AND FIBIA IN YOUR LEG AND YOU MUST BE TAKEN BY AN AIR AMBULANCE. WHEN YOU GET TO THE HOSPITAL THEY PERFORM X-RAYS AND YOU SEE A PHYSICIAN AND THE DOCTOR SAYS YOU WILL BE IN THE HOSPITAL FOR 7 DAYS. ONCE YOU ARE RELEASED FROM THE HOSPITAL THE DOCTOR INFORMS YOU THAT YOU WILL NOT BE GOING BACK TO WORK FOR 3 MONTHS.

\$1,100.00 LEG FRACTURE

\$1,450.00 AIR AMBULANCE RIDE

\$750.00 MEDICAL FEES

\$400.00 HOSPITAL ADMISSION RIDER

\$1,225.00 HOSPITAL CONFINEMENT FOR 7 DAYS $\$ 175.00 \times 7 = \$1,225.00$

\$4,800.00 DISABILITY 1ST DAY COVERAGE ON OR OFF THE JOB $\$ 1,600 \times 3 \text{ MONTHS} = \$ 4,800.00$

\$ 9,725.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU PAYS IN ADDITION TO ANY OTHER POLICY

MONTHLY Cost : \$ 59.16

CLAIM EXAMPLE # 6

COMPARISON AND EXAMPLES OF BENEFITS ON THE ALLSTATE, AMERICAN PUBLIC, DUE TO AN ACCIDENTAL INJURY ON OR OFF THE JOB. THIS IS A ILLUSTRATION ONLY AND HAVE NOT BEEN APPROVED BY ALLSTATE AND AMERICAN PUBLIC AND ASSURITY THEREFORE THEY ARE GENERAL IN NATURE. FOR DETAILS ABOUT THE PLAN SEE THE BROCHURES, OUTLINE OF COVERAGE, PRE-EXISTING CONDITION LIMITATIONS, WAITING PERIODS, EXCLUSIONS AND LIMITATIONS CAN APPLY.

PLAN IV – HAVING ALL THREE COMPANY PLANS.

YOU ARE HELPING A STALLED CAR AND YOU ARE HIT BY ANOTHER CAR AND SUFFER FROM A PELVIS FRACTURE, A FRACTURE OF THE LEG (FEMUR), ARM FRACTURE BETWEEN THE SHOULDER AND ELBOW AND A FRACTURED SKULL. YOU ARE IN SERIOUS CONDITION AND ARE TAKEN BY AIR AMBULANCE. YOU ARRIVE AT THE HOSPITAL AND THEY TAKE X-RAYS AND PHYSICIANS LOOK YOU OVER (MEDICAL FEES). THE DOCTOR SAYS YOU WILL BE IN THE HOSPITAL FOR 3 WEEKS (21 DAYS). AFTER YOU GET OUT OF THE HOSPITAL, YOU WILL START YOUR DISABILITY COVERAGE AND WON'T RETURN BACK TO WORK FOR 6 MONTHS.

\$ 4,500 FOR PELVIS FRACTURE

\$ 4,500 FOR THIGH FRACTURE

\$ 2,600 FOR ARM FRACTURE

\$ 4,150 FOR SKULL FRACTURE

\$ 1,950 FOR AIR AMBULANCE

\$ 925 FOR MEDICAL FEES

\$ 8,925 HOSPITAL CONFINEMENT $\$ 425.00 \times 21 \text{ DAYS} = \$ 8,925$

\$ 400.00 HOSPITAL ADMISSION RIDER

\$ 4,200 INTENSIVE CARE $\$ 600 \times 7 \text{ DAYS} = \$ 4,200$

\$ 9,600 DISABILITY COVERAGE FOR THE NEXT 6 MONTHS $\$ 1,600 \times 6 = \$9,600$ 1ST DAY COVERAGE ON OR OFF THE JOB

\$ 1,800 DISABILITY AFTER 7 DAY WAITING PERIOD ON THE JOB $\$ 300 \times 6 = \$ 1,800$

\$ 43,550.00 YOU COULD RECEIVE IN PAYMENT DIRECTLY TO YOU PAYS IN ADDITION TO OTHER INSURANCE

MONTHLY COST \$ 92.97