



## Special Risk Division

**A Snapshot of Our Policies:** The American Income Life Special Risk Division (AIL SRD) provides two main types of blanket insurance policies to serve 4-H and Extension Clients: Annual Club/Group Coverage and Special Activities Coverage.

### Annual Coverage:

- \$1 per person per year for all regular members or \$2 for horse members with a \$10 minimum per year
- Simple application, payment, and renewal process
- Covers all regular members of an organized club/group. Leaders are optional.

### Special Activities Coverage:

- As little as \$.20 per person, per day with an \$8 minimum per event
- Online Application and e-mailed confirmation of coverage within 3-5 business days
- Includes all participants in an event even if they are not enrolled in 4-H.

### Both Options:

- Cover accidents ranging from minor scrapes to major injuries which may occur during 4-H and Extension programs and events.
- No network of providers – choose your physician, clinic, or medical facility
- Policies are primary with no deductible regardless of personal insurance
- Covers any 4-H or Extension sponsored activity for youth or adults. Please note: youth under 5 years of age cannot be covered.
- Average claims payment: 10-14 business days
- AIL SRD staff works directly with 4-H and Extension clientele to provide excellent customer service. We cut out the middle-man and red tape that are common in the insurance industry. Our Motto is “Serving Those Who Serve Others” and we have been specializing in it since 1952!

See reverse for additional information about costs and benefits.

For more information about AIL SRD and our policies, visit our website at: <http://www.ailspecialrisk.com>

You may also contact us directly via e-mail: [efbain@aillife.com](mailto:efbain@aillife.com) or toll-free: 800-849-4820

<b>Annual Policy Table of Benefits</b>	<b>Maximum Benefits</b>
For expenses incurred within 52 weeks of the date of Accident for Medical and Surgical Treatment, X-Ray Charges, Hospital Confinement, Ambulance Expense and Prescriptions up to....	<b>\$5,000</b>
For Dental Expenses incurred within 52 weeks of Accident, involving sound, natural teeth...	<b>\$500</b>
For losses within 100 days of Accident which result in the loss of life...	<b>\$5,000</b>
For losses within 100 days of Accident which cause loss of both hands or both feet, or one hand and one foot, or the total and irrecoverable loss of sight of both eyes...	<b>\$10,000</b>
For losses within 100 days of Accident which cause the loss of one arm, leg foot or one hand...	<b>\$5,000</b>
For losses within 100 days of Accident which cause the loss of sight of one eye...	<b>\$3,000</b>

<b>Special Activities Coverage Table of Benefits</b>	<b>Option A: 20¢</b>	<b>Option B: 25¢</b>	<b>Option C: 30¢</b>
<i>All rates for Special Activities Coverage are per person, per day with an \$8 minimum premium required.</i>			
For expenses incurred within 52 weeks of the date of Accident for Medical and Surgical Treatment, X-Ray Charges, Hospital Confinement, Ambulance Expense and Prescriptions up to....	\$2,500	\$3,000	\$5,000
For Dental Expenses incurred within 52 weeks of Accident, involving sound, natural teeth...	\$400	\$500	\$1,000
For Medical and Hospital Expense for illness which manifests itself on the day or days this policy is in force up to...	\$0	\$1,000	\$1,500
For Medical Expenses from these specified diseases: Poliomyelitis, Diphtheria, Scarlet Fever, Smallpox, Tetanus, Cerebrospinal Meningitis, Typhoid Fever, Leukemia or Primary Encephalitis...	\$0	\$3,500	\$5,000
For losses within 100 days of Accident which result in the loss of life...	\$2,500	\$3,000	\$5,000
For losses within 100 days of Accident which cause loss of both hands or both feet, or one hand and one foot, or the total and irrecoverable loss of sight of both eyes...	\$7,500	\$7,500	\$10,000
For losses within 100 days of Accident which cause the loss of one hand or one foot or the loss of sight of one eye...	\$2,500	\$2,500	\$5,000