

POLICY HIGHLIGHTS

- Covers any 4-H or extension sponsored activity for youth or adults
- Coverage starts for as little as \$.20 per person per day with a very affordable \$8 minimum per event
- Online application allows for quick confirmation of coverage.
- Covered accidents can receive payment for incurred medical and surgical treatment, X-rays, hospital confinement, ambulance expense, loss of limbs, dental services, and death benefits up to the maximum amount
- Covered illnesses can receive payment for medical and hospital expenses (up to the maximum benefit) while this policy is in force
- There is no network of providers choose your physician, clinic, or medical facility
- Average claims payment: 10-14 business days

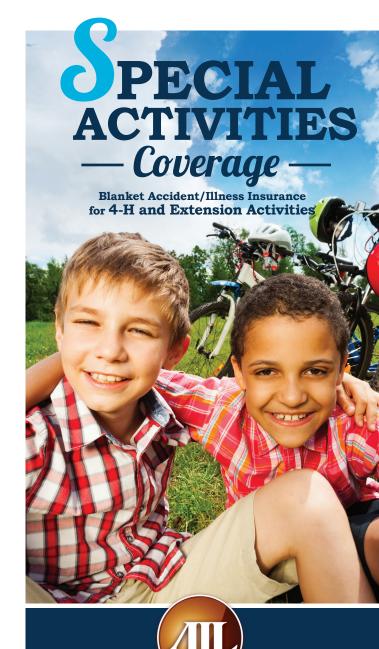
Youth, volunteer leaders, and adults participating in an adult supervised group activity sponsored by Extension are eligible for Special Activities Coverage for Accident or Illness provided by Policy Number 718 AIL Blanket Benefits Trust, Wilmington, Delaware, SentryCorp, LLC, Trustee.

AMERICAN INCOME LIFE



PO Box 50158
Indianandis IN 46250

Don't send your participants home



AMERICAN INCOME LIFE insurance company

SPECIAL M RISK



The American Income Life Special Risk Division (AIL SRD) has full time staff dedicated to serving customer needs from the application for coverage to the end of the claims process. We are the *largest* blanket insurer of 4-H and Extension groups and programs nationwide.



Our Special Activities Coverage is a great option for 4-H and Extension because it provides *low cost benefits* for accidents and illnesses sustained by participants during a variety of programs and events that are common in the field. Everything from 4-H day camps to farm tours to nutrition classes for seniors can be covered under these policies and the benefits can be provided to youth and adult participants, volunteers, parents, or others who are assisting with the program implementation.

Policies are available for as little as \$.20 per person per day and there is *no upfront cost.* **Staff or volunteers can submit a** *simple online application* based on the estimated number of attendees and receive fast confirmation of coverage, with premiums to be paid after the event based on actual participation.

We also offer Annual policies that can cover all members of organized Clubs/Groups for as little as \$1 per person per year. For more information about Annual Coverage, please visit our website at ailife.com/specialriskdivision.

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- 1. Because with AIL, you work directly with the people making decisions, not someone in a huge corporate office.
- 2. This also means that we are able to provide lower costs, quick decisions, and cut out red tape and middlemen from what can be a very long and frustrating process of dealing with Insurance.
- **3.** All of the Special Activities Coverage options are primary and have no deductible for covered individuals including youth and adult participants.
- 4. Developing and implementing 4-H and Extension events requires a lot of time and energy before, during, and after; and unexpected complications can happen in even the most perfectly planned programs. Choosing this coverage can help reduce stress for staff, volunteers, and the families of your participants if or when an illness or injury occurs.



