

Personal Accident Expense Plan

ACCIDENT EXPENSE INSURANCE POLICY

Plan Benefits

- Emergency Treatment
- Follow-Up Treatment
- Initial Hospitalization
- Hospital Confinement
- Accidental-Death
- Plus ... much more



Without it, no insurance is complete.



Personal Accident Expense Plan

Policy Series NY-33000

In 2000 every two seconds someone in this country suffered an accidental injury.

Injury Facts, 2001 Edition, National Safety Council

ACCIDENT EMERGENCY TREATMENT BENEFIT

AFLAC New York will pay \$120 for the insured and the spouse, and \$70 for children if a covered person receives treatment for injuries sustained in a covered accident. This benefit is payable for treatment by a physician, for X-rays or for treatment received in a hospital emergency room. Treatment must be received within 72 hours of the accident for benefits to be payable and must be medically necessary. This benefit is payable once each 24-hour period per covered accident per covered person.

ACCIDENT FOLLOW-UP TREATMENT BENEFIT

AFLAC New York will pay \$50 per treatment per day for up to a maximum of six treatments per covered accident per covered person for follow-up treatment received for injuries sustained in a covered accident. Treatment must be over and above emergency treatment administered in the first 72 hours following the accident and must begin within 30 days of the covered accident or discharge from the hospital. Treatment must be furnished by a physician in a physician's office or in a hospital on an outpatient basis. This benefit is not payable for the same visit that the Physical Therapy Benefit is paid.

INITIAL ACCIDENT HOSPITALIZATION BENEFIT

AFLAC New York will pay \$1,000 if a covered person requires hospital confinement for injuries sustained in a covered accident. This benefit is payable only once per hospital confinement* and only once per calendar year per covered person.

ACCIDENT HOSPITAL CONFINEMENT BENEFIT

AFLAC New York will pay \$200 per day if a covered person requires hospital confinement* for treatment of injuries sustained in a covered accident. This benefit is payable up to 365 days per covered accident per covered person.

*Hospital confinement is defined as a 24-hour stay of a covered person confined to a hospital as an inpatient for which a charge is made. The confinement must be on the advice of a physician and medically necessary. Benefits are also payable for confinement in hospitals operated by or for the United States government. Confinement must start within 90 days of the accident.

ACCIDENTAL-DEATH AND -DISMEMBERMENT BENEFIT

AFLAC New York will pay the following benefit for death if it is the result of injuries sustained in a covered accident:

	Insured	Spouse	Child
Common-Carrier Accidents	\$100,000	\$50,000	\$15,000

A covered person must be a passenger at the time of the common-carrier accident, and the vehicle must be duly licensed by proper authority to transport passengers for a fee. Common-carrier vehicles are limited to airplanes, trains, buses, trolleys and boats that operate on a regularly scheduled basis between predetermined points or cities. Taxis are not included.

Other Accidents	\$25,000	\$10,000	\$5,000
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(Accidents that are not classified as common-carrier and are not specifically excluded in the limitations and exclusions of the policy)

AFLAC New York will pay the applicable lump-sum benefit indicated below for dismemberment due to a covered accident. Only the largest benefit will be paid for any one accident.

	Insured	Spouse	Child
Both arms and both legs	\$25,000	\$10,000	\$5,000
Two eyes, feet, hands, arms or legs	\$25,000	\$10,000	\$5,000
One eye, hand, foot, arm or leg	\$ 6,250	\$ 2,500	\$1,250
One or more fingers and/or one or more toes	\$ 1,250	\$ 500	\$ 500

Death or dismemberment must occur within 90 days of the accident. Only the highest single benefit per covered person will be paid for accidental dismemberment. Benefits will be paid only once for any covered accident. If death and dismemberment result from the same accident, only the Accidental-Death Benefit will be paid. Loss of use does not constitute dismemberment except for eye injuries resulting in loss of the eye or permanent loss of 80% of vision. Death, dismemberment or bodily injury must be independent of disease or bodily infirmity or of any other cause other than a covered accident.

This brochure is for illustration purposes only.

INTENSIVE CARE CONFINEMENT BENEFIT

AFLAC New York will pay an additional \$400 per day if a covered person is receiving the Hospital Confinement Benefit* and requires confinement in an intensive care unit. This benefit is payable up to 15 days per covered accident per covered person.

PHYSICAL THERAPY BENEFIT

AFLAC New York will pay \$50 for one treatment per day for up to a maximum of six treatments per covered accident per covered person if a covered person receives emergency treatment for injuries sustained in a covered accident and later a physician advises the person to seek treatment from a physical therapist. Physical therapy must be for injuries sustained in a covered accident and must start within 30 days of the covered accident or discharge from the hospital. Treatment must take place within six months after the accident. This benefit is not payable for the same visit that the Accident Follow-Up Treatment Benefit is paid.

PROSTHESIS BENEFIT AND APPLIANCE BENEFIT

AFLAC New York will pay \$500 if a covered person requires the use of a prosthetic device as a result of injuries sustained in a covered accident. This benefit is payable only once per covered accident per covered person and is not payable for hearing aids, wigs or any dental aids, to include false teeth.

AFLAC New York will pay \$100 if a physician advises a covered person to use a medical appliance as an aid in personal locomotion as the result of injuries sustained in a covered accident. Benefits are payable for crutches, wheelchairs, leg braces, back braces and walkers. Prosthesis and Appliance Benefits are each payable only once per covered accident per covered person.

BLOOD AND PLASMA BENEFIT

AFLAC New York will pay \$200 if a covered person requires blood and/or plasma for the treatment of injuries sustained in a covered accident. This benefit is not payable for immunoglobulins and is payable only once per covered accident per covered person.

AMBULANCE BENEFIT

AFLAC New York will pay \$100 for ground ambulance transportation or **\$500** for air ambulance transportation if a covered person requires transportation by a licensed professional ambulance service to a hospital or emergency center for injuries sustained in a covered accident. Transportation must occur within 72 hours of the covered accident.

TRANSPORTATION BENEFIT

AFLAC New York will pay \$300 per trip to the hospital if a covered person requires special treatment and confinement* in a hospital located more than 100 miles from the covered person's residence or site of the accident for injuries sustained in a covered accident. This benefit will be paid only for the covered person for whom the treatment is prescribed; or if the treatment is for a dependent child and commercial travel is necessary, the dependent child's parent or legal guardian who travels with the child will also receive this benefit. Only one person will be paid to travel with the dependent child. The local attending physician must prescribe the treatment. This benefit is payable for up to three trips per calendar year per covered person. This benefit is not payable for transportation by ambulance or air ambulance to the hospital.

FAMILY LODGING BENEFIT

AFLAC New York will pay \$100 per night for one motel/hotel room for a member of the immediate family to accompany the covered person if treatment of injuries sustained in a covered accident requires hospital confinement* and if the hospital and motel/hotel are more than 100 miles from the residence of the covered person. This benefit is payable up to 30 days per accident and only during the time the injured covered person is confined in the hospital.

GUARANTEED-RENEWABLE

This policy is guaranteed-renewable for life subject to AFLAC New York's right to change premium rates for all policies of this class.

EFFECTIVE DATE

The effective date of this policy will be the date shown on the Policy Schedule, not the date the application is signed.

FAMILY COVERAGE

Family coverage includes the insured; the insured's spouse; and dependent, unmarried children to age 19 (23 if full-time students). Newborn children are automatically insured as any other family member. *One-parent family* includes the insured and all dependent children who are unmarried and under age 19 (23 if full-time students). Children born to dependent children of the insured or the insured's spouse are not covered under the policy.

EXTRA-HAZARDOUS ACTIVITIES: *This policy will not pay benefits for injuries sustained while you are participating in any form of flight aviation (other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft), hang gliding, parachuting or skydiving, or participating as a professional in athletics or sports.*



Without it, no insurance is complete.

WHAT IS NOT COVERED

Benefits will not be paid for services rendered by a member of the immediate family of a covered person. We will not pay benefits for an accident or sickness that is caused by or occurs as a result of a covered person's:

- ◆ *Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician and taken according to the physician's instructions (the term intoxicated refers to that condition as defined by the law of the jurisdiction in which the accident occurred) or due to alcoholism;*
- ◆ *Participating in an illegal activity that is defined as a felony (a felony is defined by law of the jurisdiction in which the activity takes place);*
- ◆ *Intentionally self-inflicting bodily injury or attempting suicide;*
- ◆ *Having cosmetic surgery except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect;*
- ◆ *Having dental treatment except as a result of injury;*
- ◆ *Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto [If you are a member of a reserve component of the armed forces of the United States, including the National Guard, you may continue or suspend this policy during a period of active duty. When you notify us to suspend this policy, we will refund any premium paid for coverage after the date we receive the notice. We will reinstate this policy when your active duty ends without evidence of insurability when we receive (1) your written request to reinstate this policy, and (2) the premium for the period from the date your active service ends to the next premium due date. The reinstated policy will contain no new exclusions or waiting periods and will be effective as of the date your active duty ends. If we do not receive both your written request and the required premium within 60 days after your active duty ends, you may still apply for reinstatement. In this case, you must comply with the Reinstatement provision.]*

Benefits are not payable while coverage is not in force.

Refer to policy and riders for complete details, limitations and exclusions.

Accident Facts

- ◆ Unintentional injuries are the leading cause of death for persons ages 1 to 34 and the fifth leading cause of death overall.
- ◆ Nearly 29% of all injuries resulting in emergency department visits occurred at home, the most common place of injury.
- ◆ There is an unintentional-injury-related death every five minutes.
- ◆ In 1998 about 37% of all hospital emergency room visits in the United States were injury-related.

Injury Facts, 2001 Edition, National Safety Council



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AFLAC New York's Personal Accident Expense Plan is designed to help cover the expenses associated with an accidental injury. It pays you directly, unless you assign the benefits, regardless of any other insurance you may have.

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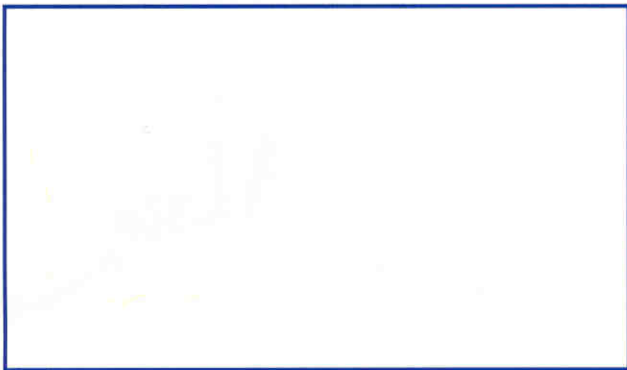
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- Standard & Poor's rates AFLAC New York "AA" in insurer financial strength (December 2000).
- Fitch, Inc. rates AFLAC New York "AA" in insurer financial strength (November 2001).
- AFLAC New York is rated "A+ (Superior)" by A.M. Best (July 2001).
- AFLAC New York is a leader in providing guaranteed-renewable insurance in the Northeast.

Service is a tradition at AFLAC New York ... backed by fast, efficient claims service. Providing our best in customer service is the cornerstone of our success. We are as close as your telephone. Our toll-free line puts you in touch with us immediately.

***For claims and policyholder
service, call:***

1-800-366-3436



Your local AFLAC New York representative

American Family Life Assurance Company of New York (AFLAC New York)
One Marcus Boulevard
Albany, NY 12205