Aflac
Accident Advantage
ACCIDENT-ONLY INSURANCE – OPTION 3

We’ve been dedicated to helping provide peace of mind and financial security for more than 60 years.
Be Prepared for Life’s Unexpected Mishaps

Accidents can happen at any time. You could suffer an accidental injury while you are working around the house or walking into work. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you’ll have to pay.

In the event of an unexpected injury, Aflac can help protect your personal finances. We provide individuals and families affordable insurance that helps with expenses that may not be covered by major medical insurance. Aflac pays cash benefits directly to you (unless otherwise assigned), so you can use the cash for anything you want. Which means uncovered medical expenses won’t break the bank if you are injured.

And since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.
The financial impact of an accident is often surprising. Most people have expenses after an accident they never thought of before. From out-of-pocket medical costs to a temporary loss of income, your finances may be strained. If you or a family member suffered an accidental injury, can your finances handle it?

**What does the Aflac Accident Advantage policy include?**

- A wellness benefit payable for routine medical exams to encourage early detection and prevention.
- Benefits payable for fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries, and surgical procedures.
- Benefits payable for initial treatment, X-rays, major diagnostic exams, and follow-up treatments.
- Benefits payable for physical, speech, and occupational therapy.
- Daily hospitalization benefits payable for hospital stays, and additional daily benefits paid for stays in a hospital intensive care unit.

**Why Aflac Accident Advantage may be the right choice for you:**

- No underwriting questions to answer
- No coordination of benefits—we pay regardless of any other insurance you may have
- No network restrictions—you choose your own health care provider
- Portable—take the plan with you if you change jobs or retire
- 24-hour accident insurance

**How it works**

![Diagram](image)

The above example is based on a scenario for the Aflac Accident Advantage – Option 3 that includes the following benefit conditions: Ambulance Benefit of $200 (ground ambulance transportation); Accident Treatment Benefit of $200 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of $1,750 (fractured leg (femur)—open reduction under anesthesia); Initial Accident Hospitalization Benefit of $1,000; Accident Hospital Confinement Benefit of $250 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of $200 (CT scan); Appliances Benefit of $300 (wheelchair); Therapy Benefit of $315 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of $210 (6 follow-up treatments); Family Support Benefit of $20 (hospitalized for 1 day); Family Lodging Benefit of $126 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of $1,000.

Benefits and/or premium may vary based on state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. Riders are available for an additional cost. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

1Association and associate-only accounts have one underwriting question.
# AFLAC ACCIDENT ADVANTAGE – OPTION 3 BENEFIT OVERVIEW

<table>
<thead>
<tr>
<th>BENEFIT NAME</th>
<th>BENEFIT AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INITIAL ACCIDENT HOSPITALIZATION BENEFIT</strong></td>
<td>$1,000 when admitted for a hospital confinement of at least 18 hours or $2,000 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person</td>
</tr>
<tr>
<td><strong>ACCIDENT HOSPITAL CONFINEMENT BENEFIT</strong></td>
<td>$250 per day, up to 365 days per covered accident, per covered person</td>
</tr>
<tr>
<td><strong>INTENSIVE CARE UNIT CONFINEMENT BENEFIT</strong></td>
<td>Payable once per 24-hour period and only once per covered accident, per covered person</td>
</tr>
</tbody>
</table>
| **ACCIDENT TREATMENT BENEFIT**            | Hospital emergency room with X-ray: $200  
                                        | Hospital emergency room without X-ray: $170  
                                        | Office or facility (other than a hospital emergency room) with X-ray: $150  
                                        | Office or facility (other than a hospital emergency room) without X-ray: $120 |
| **AMBULANCE BENEFIT**                     | Payable once per 24-hour period and only once per covered accident, per covered person |
| **BLOOD/PLASMA/PLATELETS BENEFIT**        | $200 ground ambulance transportation or $1,500 air ambulance transportation |
| **MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT** | $200 per calendar year, per covered person |
| **ACCIDENT FOLLOW-UP TREATMENT BENEFIT**  | Payable once per covered accident, per covered person |
| **THERAPY BENEFIT**                       | Payable once per covered accident, per covered person |
| **APPLIANCES BENEFIT**                    | Payable once per covered accident, per covered person |
| **PROSTHESIS BENEFIT**                    | Payable once per covered accident, per covered person |
| **PROSTHESIS REPAIR OR REPLACEMENT BENEFIT** | Payable once per covered accident, per lifetime |
| **REHABILITATION FACILITY BENEFIT**       | Payable once per covered accident, per covered person |
| **HOME MODIFICATION BENEFIT**             | Payable once per covered accident, per covered person |
| **ACCIDENTAL-DEATH BENEFIT**              | Payable once per covered accident, per covered person |
| **ACCIDENTAL-DISMEMBERMENT BENEFIT**      | Payable once per covered accident, per covered person |
| **WELLNESS BENEFIT**                      | Payable once per covered accident, per covered person |
| **FAMILY SUPPORT BENEFIT**                | Payable once per covered accident, per covered person |
| **ORGANIZED SPORTING ACTIVITY BENEFIT**   | Payable once per covered accident, per covered person |
| **CONTINUATION OF COVERAGE BENEFIT**      | Payable once per covered accident, per covered person |
| **WAIVER OF PREMIUM BENEFIT**             | Payable once per covered accident, per covered person |
| **TRANSPORTATION BENEFIT**                | Payable once per covered accident, per covered person |
| **FAMILY LODGING BENEFIT**                | Payable once per covered accident, per covered person |

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**BENEFIT NAME** | **BENEFIT AMOUNT**
--- | ---
**INITIAL ACCIDENT HOSPITALIZATION BENEFIT** | $1,000 when admitted for a hospital confinement of at least 18 hours or $2,000 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person
**ACCIDENT HOSPITAL CONFINEMENT BENEFIT** | $250 per day, up to 365 days per covered accident, per covered person
**INTENSIVE CARE UNIT CONFINEMENT BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
**ACCIDENT TREATMENT BENEFIT** | Hospital emergency room with X-ray: $200  
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**AMBULANCE BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
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**MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
**ACCIDENT FOLLOW-UP TREATMENT BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
**THERAPY BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
**APPLIANCES BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person
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**FAMILY LODGING BENEFIT** | Payable once per 24-hour period and only once per covered accident, per covered person

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Refer to the policy for complete benefit details, definitions, limitations and exclusions.
ACCIDENT-ONLY COVERAGE
INITIAL ACCIDENT HOSPITALIZATION BENEFIT: Aflac will pay $1,000 when a Covered Person is admitted for a Hospital Confinement of at least 18 hours for treatment of Injuries sustained in a covered accident or Aflac will pay $2,000 if a Covered Person is admitted directly to an Intensive Care Unit of a Hospital for treatment for Injuries sustained in a covered accident. This benefit is payable only once per Period of Hospital Confinement (including Intensive Care Unit confinement) and only once per Calendar Year, per Covered Person. Hospital Confinements must start within 30 days of the accident.

ACCIDENT HOSPITAL CONFINEMENT BENEFIT: Aflac will pay $250 per day when a Covered Person is admitted for a Hospital Confinement of at least 18 hours for treatment of Injuries sustained in a covered accident. Aflac will pay this benefit up to 365 days per covered accident, per Covered Person. Hospital Confinements must start within 30 days of the accident. The Accident Hospital Confinement Benefit and the Rehabilitation Facility Benefit will not be paid on the same day. The highest eligible benefit will be paid.

INTENSIVE CARE UNIT CONFINEMENT BENEFIT: Aflac will pay an additional $400 for each day a Covered Person receives the Accident Hospital Confinement Benefit and is confined and charged for a room in an Intensive Care Unit for treatment of Injuries sustained in a covered accident. This Intensive Care Unit Confinement Benefit is payable for up to 15 days per covered accident, per Covered Person. Hospital Confinements must start within 30 days of the accident.
under the care of a Physician. This benefit is payable for acupuncture
when furnished by a licensed certified acupuncturist. **The Accident
Follow-Up Benefit is not payable for the same days that the
Therapy Benefit is paid.**

**THERAPY BENEFIT:** Aflac will pay $35 per therapy treatment when a
Covered Person receives treatment for Injuries sustained in a covered
accident and later a Physician advises the Covered Person to seek
treatment from a licensed Occupational, Physical, or Speech
Therapist. Occupational, physical, or speech 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. Aflac will pay
for one treatment per day for up to a maximum of ten treatments per
covered accident, per Covered Person. The treatment must take place
within six months after the accident. **The Therapy Benefit is not
payable for the same days that the Accident Follow-Up Treatment Benefit is paid.**

**APPLIANCES BENEFIT:** Aflac will pay the applicable amount shown
below when a Covered Person receives a medical appliance,
prescribed by a Physician, as an aid in personal locomotion, for
Injuries sustained in a covered accident. Benefits are payable for the
following types of appliances:

- Back brace: $300
- Body jacket: $300
- Knee scooter: $300
- Wheelchair: $300
- Leg brace: $125
- Crutches: $100
- Walker: $100
- Walking boot: $100
- Cane: $25

This benefit is payable once per covered accident, per Covered
Person.

**PROSTHESIS BENEFIT:** Aflac will pay $800 when a Covered Person
receives a Prosthetic Device, prescribed by a Physician, as a result of
Injuries sustained in a covered accident. This benefit is not payable for
repair or replacement of Prosthetic Devices, hearing aids, wigs, or
dental aids to include false teeth. This benefit is payable once per
covered accident, per Covered Person.

**PROSTHESIS REPAIR OR REPLACEMENT BENEFIT:** Aflac will pay
$800 when:

1. a Covered Person requires replacement of an existing Prosthetic
Device for which benefits were previously paid under the
Prosthesis Benefit. The replacement must occur 36 months or
more after any previously paid Prosthesis Benefit, or
2. a Covered Person sustains damages, as a result of Injuries
sustained in a covered accident, which require repair or
replacement of an existing Prosthetic Device.

This benefit is not payable for hearing aids, wigs, or dental aids to
include false teeth. This benefit is payable once per Covered Person,
per lifetime.

**REHABILITATION FACILITY BENEFIT:** Aflac will pay $150 per day
when a Covered Person is admitted for a Hospital Confinement and is
transferred to a bed in a Rehabilitation Facility for treatment of Injuries
sustained in a covered accident and a charge is incurred. This benefit
is limited to 30 days for each Covered Person per Period of Hospital
Confinement and is limited to a Calendar Year maximum of 60 days.
No lifetime maximum. **The Rehabilitation Facility Benefit will not
be payable for the same days that the Accident Hospital
Confinement Benefit is paid. The highest eligible benefit will be paid.**

**HOME MODIFICATION BENEFIT:** Aflac will pay $3,000 for a home
modification aid when a Covered Person suffers a Catastrophic Loss in
a covered accident. This benefit is payable once per covered accident,
per Covered Person.

**ACCIDENT SPECIFIC-SUM INJURIES BENEFITS:** When a Covered
Person receives treatment under the care of a Physician for Injuries
sustained in a covered accident, Aflac will pay specified benefits
ranging from $35–$12,500 for dislocations, burns, skin grafts, eye
injuries, lacerations, fractures, concussion, emergency dental work,
coma, paralysis, surgical procedures, miscellaneous surgical
procedures and pain management. See policy for specific amounts payable.

**ACCIDENTAL-DEATH & Dismemberment Benefits:**

**ACCIDENTAL-DEATH BENEFIT:** Aflac will pay the applicable lump-
sum benefit indicated below for an Accidental-Death. Accidental-
Death must occur as a result of an Injury sustained in a covered
accident and must occur within 90 days of such accident.

<table>
<thead>
<tr>
<th>Named Insured or Spouse-</th>
<th>Other Accident</th>
<th>Hazardous Activity Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common-Carrier Accident</td>
<td>$150,000</td>
<td>$10,000</td>
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<tr>
<td>Other Accident</td>
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<td></td>
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<tr>
<td>Hazardous Activity Accident</td>
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<table>
<thead>
<tr>
<th>Child-</th>
<th>Other Accident</th>
<th>Hazardous Activity Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common-Carrier Accident</td>
<td>$25,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Other Accident</td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td>Hazardous Activity Accident</td>
<td></td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Aflac will pay an additional 25 percent of the Accidental-Death Benefit
to a Covered Person when two or more Accidental-Deaths occur in the same covered
accident. Accidental-Death must occur as a result of an Injury sustained in a covered accident and must occur within 90 days of such accident.

In the event of the Accidental-Death of a covered Spouse or
dependent Child, Aflac will pay you the applicable lump-sum benefit indicated above. If you are disqualified from receiving the benefit by operation of law, then the benefit will be paid to the deceased Covered Person’s estate unless Aflac has paid the benefit before receiving notice of your disqualification.

In the event of your Accidental-Death, Aflac will pay the applicable lump-sum benefit indicated above for your Accidental-Death to the beneficiary named in the application for the policy unless you subsequently changed your beneficiary. If you changed your beneficiary, then Aflac will pay this benefit to the beneficiary named in your last change of beneficiary request of record. If any beneficiary is a minor child, then any benefits payable to such minor beneficiary will not be paid until a guardian for the financial estate of the minor is appointed by the court or such beneficiary reaches the age of majority
as defined by applicable state law. If any beneficiary is disqualified from receiving the benefit by operation of law, then the benefit will be
paid as though that beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary’s disqualification. If a beneficiary dies before you do, the interest of that beneficiary terminates. If a beneficiary does not survive you by 15 days, then the benefit will be paid as though the beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary’s death. If no beneficiary survives you, Aflac will pay the benefit to your estate.

**ACCIDENTAL-DISMEMBERMENT BENEFIT:** Aflac will pay the applicable lump-sum benefit indicated below for Dismemberment. Dismemberment must occur as a result of an Injury sustained in a covered accident and must occur within 90 days of such accident. If a Covered Person does not qualify for the Accidental-Dismemberment Benefit but loses (with or without reattachment) at least one joint of a finger or toe, other than the first interphalangeal joint, we will pay the Partial Dismemberment Benefit.

**Named Insured or Spouse—**

Dismemberment or complete loss of, with or without reattachment:

- Both arms and both legs: $40,000
- Two eyes, feet, hands, arms or legs: $40,000
- One eye, foot, hand, arm, or leg: $10,000
- One or more fingers and/or one or more toes: $2,000

Partial Dismemberment of finger or toe: $625

**Child—**

Dismemberment or complete loss of, with or without reattachment:

- Both arms and both legs: $12,500
- Two eyes, feet, hands, arms or legs: $12,500
- One eye, foot, hand, arm, or leg: $3,750
- One or more fingers and/or one or more toes: $625

Partial Dismemberment of finger or toe: $300

Only the highest single benefit per Covered Person will be paid for Dismemberment. Benefits will be paid only once per Covered Person, per covered accident. If death and Dismemberment result from the same accident, only the Accidental-Death Benefit will be paid.

**ADDITIONAL BENEFITS:**

**WELLNESS BENEFIT** (a preventive benefit; the Accidental-Death, Dismemberment, or Injury of a Covered Person is not required for this benefit to be payable): Aflac will pay $60 if you or any one Covered Person undergoes routine examinations or other preventive testing during the Calendar Year. Services covered are annual physical examinations, dental examinations, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, ultrasounds, prostate-specific antigen tests (PSAs), and blood screenings. This benefit is payable only once per policy, per Calendar Year. Service must be under the supervision of or recommended by a Physician, received while your policy is in force, and a charge must be incurred.

**FAMILY SUPPORT BENEFIT:** Aflac will pay $20 for each day a Covered Person qualifies for benefits under the Accident Hospital Confinement Benefit. Aflac will pay this benefit up to 30 days per covered accident.

**ORGANIZED SPORTING ACTIVITY BENEFIT:** Aflac will pay an additional 25 percent of the benefits payable when a Covered Person receives treatment for Injuries sustained in a covered accident while participating in an Organized Sporting Activity. This benefit is not payable for Injuries that are caused by or occur as a result of a Covered Person’s participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event. This benefit is limited to $1,000 per policy, per Calendar Year.

**CONTINUATION OF COVERAGE BENEFIT:** Aflac will waive all monthly premiums due for the policy and riders, if any, for up to two months if you meet all of the following conditions:

1. Your policy has been in force for at least six months;
2. We have received premiums for at least six consecutive months;
3. Your premiums have been paid through payroll deduction and you leave your employer for any reason;
4. You or your employer notifies us in writing within 30 days of the date your premium payments cease because of your leaving employment; and
5. You re-establish premium payments through:
   a. your new employer’s payroll deduction process or
   b. direct payment to Aflac.

You will again become eligible to receive this benefit after:

1. You re-establish your premium payments through payroll deduction for a period of at least six months, and
2. We receive premiums for at least six consecutive months.

“Payroll deduction” means your premium is remitted to Aflac for you by your employer through a payroll deduction process.

**WAIVER OF PREMIUM BENEFIT:**

**Employed:** If you, due to Injuries sustained in a covered accident, are completely unable to do all of the usual and customary duties of your occupation or any occupation whatsoever, for more than 180 consecutive days while the policy is in force, Aflac will waive, from month to month, any premiums falling due during your continued inability. For premiums to be waived, Aflac will require an employer’s statement (or proof of your inability to perform three or more ADLs) and a Physician’s statement certifying your inability to perform said duties, and may each month thereafter require a Physician’s statement that total inability continues.

**Not Employed:** If you, due to Injuries sustained in a covered accident, are completely unable to perform three or more of the Activities of Daily Living (ADLs) without Direct Personal Assistance for more than 180 consecutive days while the policy is in force, Aflac will waive, from month to month, any premiums falling due during your continued inability. For premiums to be waived, Aflac will require a Physician’s statement certifying your inability to perform said activities, and may each month thereafter require a Physician’s statement that total inability continues.

This Waiver of Premium Benefit is limited to a total maximum of 36 months per eligibility of the Waiver of Premium Benefit regardless of whether you are employed or not employed.

If you die and your Spouse becomes the new Named Insured, premiums will start again and be due on the first premium due date after the change. The new Named Insured will then be eligible for this benefit if the need arises.
While this benefit is being paid, Aflac may ask for and use an independent consultant to determine whether you can perform an ADL.

You must pay all premiums to keep the policy and any applicable rider(s) in force until Aflac approves your claim for this Waiver of Premium Benefit. You must also resume premium payment to keep the policy and any applicable rider(s) in force, beginning with the first premium due after you no longer qualify for Waiver of Premium Benefits.

**Optional Benefit**

ACCIDENTAL-DEATH BENEFIT: Aflac will pay an additional 25 percent of the Accidental-Death Benefit when two or more Accidental-Deaths occur in the same covered accident. Accidental-Death must occur as a result of an Injury sustained in a covered accident and must occur within 90 days of such accident.

In the event of the Accidental-Death of a covered Spouse or dependent Child, Aflac will pay you the applicable lump-sum benefit indicated above. If you are disqualified from receiving the benefit by operation of law, then the benefit will be paid to the deceased Covered Person’s estate unless Aflac has paid the benefit before receiving notice of your disqualification.

In the event of your Accidental-Death, Aflac will pay the applicable lump-sum benefit indicated above for your Accidental-Death to the beneficiary named in the application for the policy unless you subsequently changed your beneficiary. If you changed your beneficiary, then Aflac will pay this benefit to the beneficiary named in your last change of beneficiary request of record. If any beneficiary is a minor child, then any benefits payable to such minor beneficiary will not be paid until a guardian for the financial estate of the minor is appointed by the court or such beneficiary reaches the age of majority as defined by applicable state law. If any beneficiary is disqualified from receiving the benefit by operation of law, then the benefit will be paid as though that beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary’s disqualification. If a beneficiary dies before you do, the interest of that beneficiary terminates. If a beneficiary does not survive you by 15 days, then the benefit will be paid as though the beneficiary died before you unless Aflac has paid the benefit before receiving notice of the beneficiary’s death. If no beneficiary survives you, Aflac will pay the benefit to your estate.

The rider will terminate upon the earlier of the termination of the policy to which it is attached, your failure to pay premiums for the rider, or your death.

4. Optional Benefit

**Additional Accidental-Death Benefit Rider:**

(Series A36050) Applied For: ☐Yes ☐No

**EXCEPTIONS, REDUCTIONS AND LIMITATIONS OF THE RIDER:** Aflac will not pay benefits under the rider for an Accidental-Death that is caused by or occurs as a result of a Hazardous Activity Accident. Refer to your policy for additional Limitations and Exclusions.

**ACCIDENTAL-DEATH BENEFIT:** Aflac will pay the applicable lump-sum benefit indicated below for an Accidental-Death. Accidental-Death must occur as a result of an Injury sustained in a covered accident and must occur within 90 days of such accident.

<table>
<thead>
<tr>
<th>Common-Carrier Accident</th>
<th>Named Insured</th>
<th>Spouse</th>
<th>Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>$35,000</td>
<td>$35,000</td>
<td>$7,000</td>
<td></td>
</tr>
<tr>
<td>Other Accident</td>
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<td>35,000</td>
<td>7,000</td>
</tr>
</tbody>
</table>

Aflac will pay an additional 25 percent of the Accidental-Death Benefit when two or more Accidental-Deaths occur in the same covered accident. Accidental-Death must occur as a result of an Injury sustained in a covered accident and must occur within 90 days of such accident.

5. Exceptions, Reductions and Limitations of the Policy:

Aflac will not pay benefits for services rendered by you or a member of the Immediate Family of a Covered Person.

For any benefit to be payable, the Injury, treatment, or loss must occur on or after the Effective Date of coverage and while coverage is in force.

Aflac will not pay benefits for treatment or loss due to Sickness including (1) any bacterial, viral, or microorganism infection or infestation or any condition resulting from insect, arachnid, or other arthropod bites or stings; or (2) an error, mishap, or malpractice during medical, diagnostic, or surgical treatment or procedure for any Sickness.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

Aflac will not pay benefits whenever fraud is committed in making a claim under the coverage or any prior claim under any other Aflac coverage for which benefits were received that were not lawfully due and that fraudulently induced payment.

Aflac will not pay benefits for an Injury, treatment, or loss that is caused by or occurs as a result of a Covered Person’s:

- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve;
- Being intoxicated or under the influence of alcohol, drugs, or 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 cause of the loss occurred);

- Using any drug, narcotic, hallucinogen, or chemical substance (unless administered by a Physician and taken according to the Physician’s instructions) or voluntarily taking any kind of poison or inhaling any kind of gas or fumes;

- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (“felony” is as defined by the law of the jurisdiction in which the activity takes place); or being incarcerated in any detention facility or penal institution;

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;

- Having cosmetic surgery or other elective procedures that are not Medically Necessary; or

- Having dental treatment except as a result of Injury.

6. **Renewability.** The policy is guaranteed-renewable for your lifetime by the timely payment of premiums at the rate in effect at the beginning of each term, except that we may discontinue or terminate the policy if you have performed an act or practice that constitutes fraud, or have made an intentional misrepresentation of material fact, relating in any way to the policy, including claims for benefits under the policy. Premium rates may be changed only if changed on all policies of the same form number and class in force in your state.

**RETAIN FOR YOUR RECORDS.**

**THIS IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.**

**REFER TO THE POLICY AND RIDER(S) FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.**
TERMS YOU NEED TO KNOW

ACCIDENTAL-DEATH: Death of a covered person caused by a covered injury. See the limitations and exclusions for injuries not covered by the policy.

ACTIVITIES OF DAILY LIVING (ADLs): Activities used in measuring your levels of personal functioning capacity. Normally, these activities are performed without direct personal assistance, allowing your personal independence in everyday living.

The ADLs are:
- Bathing: Washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- Maintaining continence: Controlling urination and bowel movements, including your ability to use ostomy supplies or other devices such as catheters;
- Transferring: Moving between a bed and a chair, or a bed and a wheelchair;
- Dressing: Putting on and taking off all necessary items of clothing;
- Toileting: Getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene; and
- Eating: Performing all major tasks of getting food into your body.

CATASTROPHIC LOSS: An injury that results in total and permanent or irrevocable loss of: the sight of one eye; the use of one hand/arm; or the use of one foot/leg.

COMMON-CARRIER ACCIDENT: An accident directly involving a common-carrier vehicle in which a covered person is a passenger at the time of the accident. A common-carrier vehicle is limited to only an airplane, train, bus, trolley, or boat that is duly licensed by a proper authority to transport persons for a fee, holds itself out as a public conveyance, and is operating on a posted regularly scheduled basis between predetermined points or cities at the time of the accident. A passenger is a person aboard or riding in a common-carrier vehicle other than (1) a pilot, driver, operator, officer, or member of the crew of such vehicle; (2) a person having any duties aboard such vehicle; or (3) a person giving or receiving any kind of training or instruction. A common-carrier accident does not include any hazardous activity accident or any accident directly involving private, on demand, or charter transportation in which a covered person is a passenger at the time of the accident.

COVERED PERSON: Any person insured under the coverage type you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/spouse only (named insured and spouse), one-parent family (named insured and dependent children), or two-parent family (named insured, spouse, and dependent children). Spouse is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically covered under the terms of the policy from the moment of birth. If individual or named insured/spouse only coverage is in force and you desire uninterrupted coverage for a newborn child, you must notify Aflac in writing within 31 days of the child’s birth. Upon notification, Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due, if any. Coverage provided under any one-parent family or two-parent family policy will continue to include any other dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap, and who became so incapacitated prior to age 26 and while covered under the policy. Children are your natural children, stepchildren, or legally adopted children who are under age 26. This includes children of a noncustodial parent and children for whom you must provide medical support under a court or administrative order. Children born to your dependent children or children born to the dependent children of your spouse are not covered under the policy. A dependent child (including persons incapable of self-sustaining employment by reason of mental retardation or physical handicap) must be under age 26 at the time of application to be eligible for coverage.

EFFECTIVE DATE: The date(s) coverage begins as shown in the Policy Schedule or any attached endorsements or riders. The effective date is not the date you signed the application for coverage.

HAZARDOUS ACTIVITY ACCIDENT: An accident while a covered person is participating in sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain or rock climbing. A hazardous activity accident does not include any common-carrier accidents.

HOSPITAL CONFINEMENT: A stay of a covered person confined to a bed in a hospital for which a room charge is made. The hospital confinement must be on the advice of a physician, medically necessary, and the result of a covered injury. Confinement in a U.S. government hospital does not require a charge for benefits to be payable.

INJURY: A bodily injury caused directly by an accident, independent of sickness, disease, bodily infirmity, or any other cause. See the limitations and exclusions for injuries not covered by the policy.

ORGANIZED SPORTING ACTIVITY: A competition or supervised organized practice for a competition. The competition must be governed by a set of written rules, be officiated by someone certified to act in that capacity, and overseen by a legal entity such as a public school system or sports conference. The legal entity must have a set of bylaws and competition must be on a regulation playing surface. Participation must be on an amateur basis. The organized sporting activity benefit is not payable for injuries that are caused by or occur as a result of a covered person’s participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event.

OTHER ACCIDENT: An accident that is not classified as either a common-carrier accident or a hazardous activity accident and that is not specifically excluded in the limitations and exclusions.

SICKNESS: An illness, disease, infection, disorder, or condition not caused by an injury, occurring on or after the effective date of coverage and while coverage is in force.

Refer to the policy for complete benefit details, definitions, limitations and exclusions.
Additional Information

An ambulatory surgical center does not include a physician’s or dentist’s office, clinic, or other such location.

The term hospital does not include any institution or part thereof used as a rehabilitation facility; a hospice unit, including any bed designated as a hospice bed or a swing bed; a transitional care unit; a convalescent home; a rest or nursing facility; an extended-care facility; a skilled nursing facility; a psychiatric unit; or a facility primarily affording custodial or educational care, care or treatment for persons suffering from mental disease or disorders, care for the aged, or care for persons addicted to drugs or alcohol.

The term hospital emergency room does not include urgent care centers.

The term rehabilitation facility does not include a hospice unit, including any bed designated as a hospice bed or a swing bed; a convalescent home; a rest or nursing facility; a psychiatric unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial or educational care, care or treatment for persons suffering from mental disease or disorders, care for the aged, or care for persons addicted to drugs or alcohol.

An occupational therapist, physical therapist, or speech therapist does not include you or a member of your immediate family.

Burns must be treated by a physician within 72 hours after a covered accident. If a covered person receives one or more skin grafts for a covered burn, we will pay a total of 50 percent of the burns benefit amount that we paid for the burn involved.

Dislocations must be diagnosed by a physician within 72 hours after the date of the injury and require correction by a physician. It can be corrected by open or closed reduction. We will pay for no more than two dislocations per covered accident, per covered person. Benefits are payable for only the first dislocation of a joint. If a dislocation is reduced with local or no anesthesia by a physician, we will pay 25 percent of the amount shown for the closed reduction dislocation.

Coma must have a duration of at least seven days. The condition must require intubation for respiratory assistance. Coma does not include any medically induced coma.

Emergency dental work does not include false teeth such as dentures, bridges, veneers, partials, crowns, or implants. We will pay for no more than one emergency dental work benefit per covered accident, per covered person.

Fractures must be diagnosed by a physician within 14 days after the date of the injury and require correction by a physician. It can be corrected by open or closed reduction. We will pay for no more than two fractures per covered accident, per covered person. For the closed reduction for chip fractures and other fractures not reduced by open or closed reduction, we will pay 25 percent of the benefit amount shown in the policy.

Lacerations must be repaired within 72 hours after the accident and repaired under the attendance of a physician. A laceration resulting from an open fracture will not be payable under the laceration benefit.

Paralysis must be confirmed by the attending physician. The duration of the paralysis must be a minimum of 30 days. This benefit will be payable once per covered person.

Surgical procedures must be performed within one year of a covered accident. Two or more surgical procedures performed through the same incision will be considered one operation, and benefits will be paid based upon the most expensive procedure.

A miscellaneous surgical procedures benefit is only payable for one miscellaneous surgical procedure, per 24-hour period, even though more than one surgical procedure may be performed.

When a covered person is prescribed, receives, and incurs a charge for an epidural administered into the spine for pain management in a hospital or a physician’s office for injuries sustained in a covered accident, we will pay a pain management benefit amount. This benefit is not payable for an epidural administered during a surgical procedure. This benefit is payable no more than twice per covered accident, per covered person.

Refer to the policy for complete benefit details, definitions, limitations and exclusions.
One Day Pay® is available for certain individual claims submitted online through the Aflac SmartClaim® process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim®, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim® is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2019.