

Level 2

Personal Accident Indemnity Plan

Accident-Only Insurance



Plan Benefits

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

Personal Accident Indemnity Plan

Policy NY-34200 or NY-34200F

Benefits are payable for a covered person's death, dismemberment, or injury caused by a covered accident.

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 X-rays, treatment by a physician, or treatment received in a hospital emergency room. Treatment must be received within 72 hours of the accident for benefits to be payable. This benefit is payable once per 24-hour period and only once per covered accident, per covered person.

Accident Follow-Up Treatment 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 for follow-up treatment received for injuries sustained in a covered accident. Accident Follow-Up Treatment Benefits will be paid for additional treatment over and above emergency treatment administered in the first 72 hours following the accident. Treatment must begin within 30 days of the covered accident or discharge from the hospital. Treatments 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 when a covered person is confined to a hospital for at least 24 hours for injuries sustained in a covered accident. If the covered person is admitted directly to an intensive care unit, *Aflac New York will pay \$2,000*. This benefit is payable only once per hospital confinement* or intensive care unit confinement and is payable only once per calendar year, per covered person.

Accident Hospital Confinement Benefit

Aflac New York will pay \$250 per day for which a covered person is charged for a room for hospital confinement* of at least 18 hours for treatment of injuries sustained in a covered accident. This benefit is payable up to 365 days per covered accident, per covered person. The Accident Hospital Confinement Benefit and the Rehabilitation Unit Benefit will not be paid on the same day; only the highest eligible benefit will be paid.

Intensive Care Unit Confinement Benefit

Aflac New York will pay an additional \$400 per day for each day a covered person is receiving the Accident Hospital Confinement Benefit and is confined to and charged for a room in an intensive care unit. This benefit is payable up to 15 days per covered accident, per covered person. Confinements must start within 90 days of the accident.

*Hospital confinement is defined as a covered person's confinement to a bed in a hospital as an inpatient for which a room charge is made. The confinement must be on the advice of a physician. 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.

Major Diagnostic Exams

Aflac New York will pay \$200 if a covered person requires one of the following exams for injuries sustained in a covered accident: CT (computerized tomography) scan, MRI (magnetic resonance imaging), or EEG (electroencephalogram). The exam must be performed in a hospital, a physician's office, or an ambulatory surgical center, and a charge must be incurred. This benefit is limited to one payment per calendar year, per covered person. No lifetime maximum.

Physical Therapy Benefit

Aflac New York will pay \$50 per treatment if a covered person receives emergency treatment for injuries sustained in a covered accident and later a physician advises the covered 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. **Aflac New York will pay** for one treatment per day for up to a maximum of ten treatments per covered accident, per covered person. 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.

Rehabilitation Unit Benefit

Aflac New York will pay \$150 per day when a covered person is charged for confinement in a hospital and transferred to a bed in a rehabilitation unit of a hospital for a covered injury. This benefit is limited to 30 days for each covered person per period of confinement and is limited to a calendar year maximum of 60 days. The Accident Hospital Confinement Benefit and the Rehabilitation Unit Benefit will not be paid on the same day; only the highest eligible benefit will be paid. No lifetime maximum.

A period of confinement is a time period of hospital confinement or hospital intensive care unit (ICU) confinement that starts while the policy is in force. If the confinement follows a previously covered confinement, it will be deemed a continuation of the first unless it is the result of an entirely unrelated injury or the confinements are separated by 30 days or more.

Appliances Benefit

Aflac New York will pay \$125 if a covered person requires, as advised by a physician, the use of a medical appliance as an aid in personal locomotion resulting from injuries sustained in a covered accident. This benefit is payable for crutches, wheelchairs, leg braces, back braces, and walkers, and is payable once per covered accident, per covered person.

Prosthesis Benefit

Aflac New York will pay \$750 if a covered person requires a prosthetic device as a result of injuries sustained in a covered accident. This benefit is payable once per covered accident, per covered person and is not payable for hearing aids, wigs, or dental aids, to include false teeth.

Blood/Plasma/Platelets Benefit

Aflac New York will pay \$250 if a covered person requires blood, plasma, or platelets 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 \$200 for ground ambulance transportation or \$1,500 for air ambulance transportation if a covered person requires ambulance transportation to a hospital or emergency center for injuries sustained in a covered accident. A licensed professional ambulance company must provide the transportation within 72 hours of the covered accident.

Transportation Benefit

Aflac New York will pay \$600 per round trip to a hospital if a covered person requires special treatment and hospital confinement for injuries sustained in a covered accident. The hospital must be more than 100 miles from the covered person's residence or site of the accident. This benefit will be paid for only the covered person for whom the treatment is prescribed, or if the treatment is for a dependent child and commercial travel is necessary, one of the dependent child's parents or legal guardians who travels with the child will also receive this benefit. The local attending physician must prescribe the treatment. This benefit is payable for up to three round 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 \$125 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.* The hospital and motel/hotel must be more than 100 miles from the covered person's residence. This benefit is payable up to 30 days per covered accident and only during the time the covered person is confined in the hospital.

Accidental-Death and -Dismemberment Benefits

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	\$150,000	\$25,000

A covered person must be a passenger at the time of the common-carrier accident, and a proper authority must have licensed the vehicle 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.

	Insured/Spouse	Child
Other Accidents	\$40,000	\$12,500

(Other accidents are accidents that are not classified as common-carrier accidents and that are not specifically excluded in the limitations and exclusions of the policy.)

Aflac New York will pay the following benefit for dismemberment resulting from injuries sustained in a covered accident:

	Insured/Spouse	Child
Both arms and both legs	\$40,000	\$12,500
Two eyes, feet, hands, arms, or legs	\$40,000	\$12,500
One eye, foot, hand, arm, or leg	\$10,000	\$ 3,750
One or more fingers and/or one or more toes	\$ 2,000	\$ 625

Death or dismemberment must be independent of disease, bodily infirmity, or any other cause other than a covered accident and 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 permanent loss of vision such that central visual acuity cannot be corrected to better than 20/200.

Guaranteed-Renewable

The policy is guaranteed-renewable for your lifetime, subject to Aflac New York's right to change premiums by class.

Effective Date

The effective date of the policy is the date shown in the Policy Schedule, not the date the application is signed. The policy is available through age 64. The payroll rate may be retained after one month's premium payment on payroll deduction.

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

What Is Not Covered

We will not pay benefits for services rendered by a member of the immediate family of a covered person or for an accident that occurs while coverage is not in force.

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;
- Sustaining a loss to which a contributing cause was the insured's committing or attempting to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation;
- 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 that has resulted in a functional defect;
- 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 the policy during a period of active duty that does not exceed more than five years. When you notify us to suspend the policy, we will refund any premium paid for coverage after the date we receive the notice. We will reinstate the policy when your active duty ends without evidence of insurability when we receive (1) your written request to reinstate the 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 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.]

Hospital is not, other than incidentally, a place of rest; a place primarily for the treatment of tuberculosis; a place for the aged; a place for drug addicts or alcoholics; or a place for convalescent, custodial, educational, or rehabilitative care.

Extra-Hazardous Activities: The policy will not pay benefits for injuries sustained while you are parachuting or hang gliding, participating in any form of flight aviation (other than as a fare-paying passenger in a fully licensed, passenger-carrying aircraft), or participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching.

Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 19 (23 if full-time students). Newborn children are automatically insured from the moment of birth. One-parent family coverage includes the insured and all unmarried, dependent children to age 19 (23 if full-time students). A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

Accidents Happen

- Unintentional injuries are the fifth leading cause of death overall and first among persons in age groups from 1 to 44.
- On the average, there are 13 unintentional-injury deaths and about 2,650 disabling injuries every hour during the year.
- A disabling injury occurs in the home about every four seconds.
- In 2003 about 35% of all hospital emergency department visits in the United States were injury-related.

Injury Facts, 2005–2006 Edition, National Safety Council

Aflac New York is ...

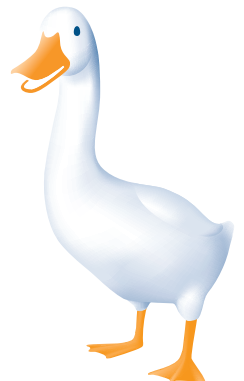
- Rated AA in insurer financial strength by Standard & Poor's (April 2004).
- Rated AA in insurer financial strength by Fitch, Inc. (April 2005).
- Rated A+ (Superior) by the June 2006 A.M. Best Company Report.

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.



1.800.366.3436

Visit our Web site at aflacny.com.



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