Policy Underwritten By: PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY

AMERICAN ALLY

Expanded Coverage (1 to 5 Units)

24-Hour Enhanced Accident

INSURANCE PLAN • WORLDWIDE PROTECTION • GUARANTEED RENEWABLE TO AGE 80



Plan for the unexpected!

Our accident policy provides 24-hour, on-and-off the job, worldwide protection from medical expenses associated with unexpected injuries.

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This plan does not meet the requirements of the Affordable Care Act.

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What would an unexpected injury mean to your savings?

An accident can happen unexpectedly. Added protection can help you prepare for the financial impact.

Plan Features

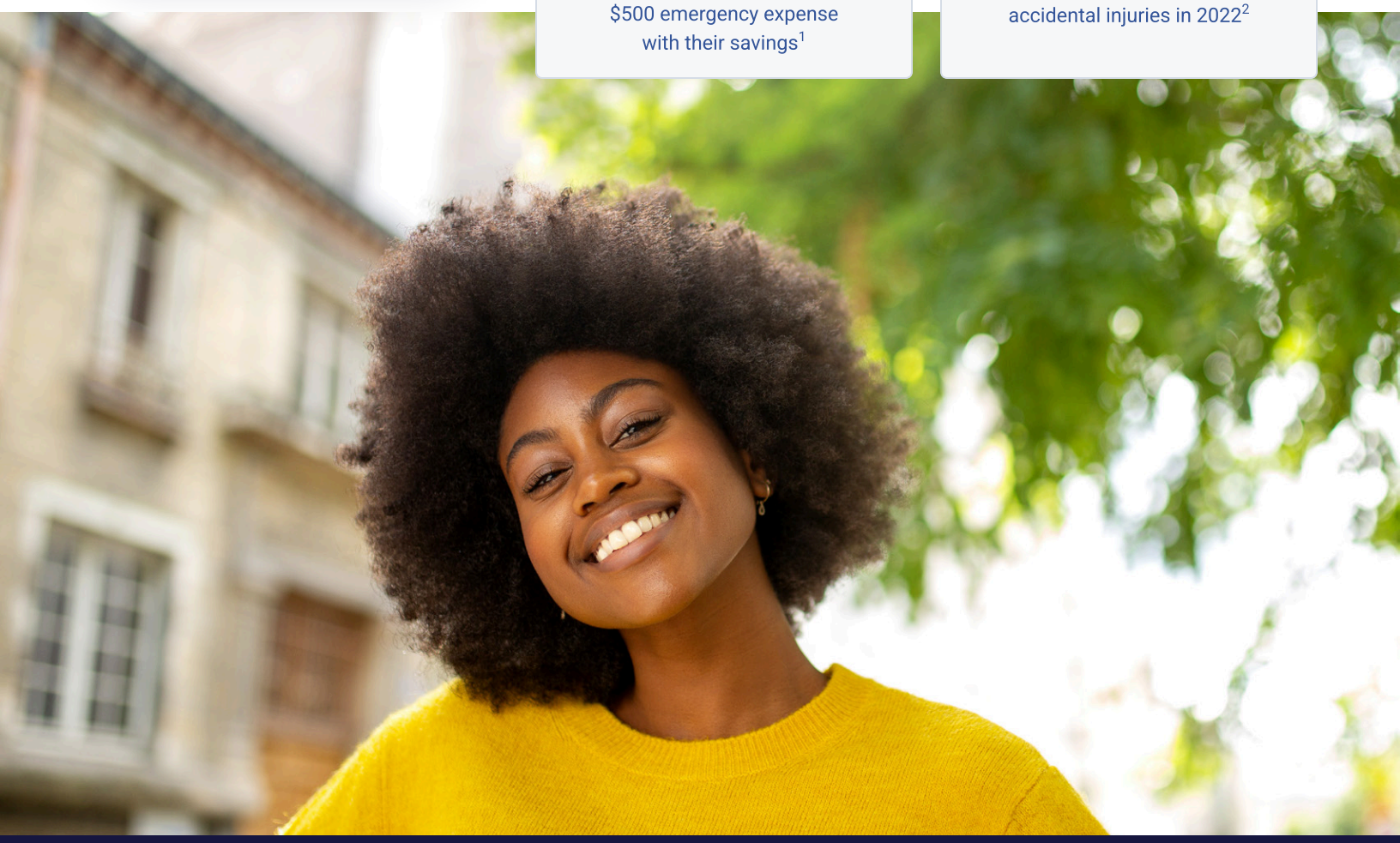
- Adds financial protection beyond your primary insurance to help cover medical expenses due to covered accidental injuries.
- Helps ease the financial strain of a hospital stay with daily benefits for covered accident related confinement.
- Helps cover costly ground or air ambulance transportation following a covered accident.
- Provides financial support for your loved ones in the event of a covered accidental death.
- Offers a choice of coverage levels to fit your needs and budget.
- Lets you add protection with optional Accident Medical Expense and Disability Income Riders.
- Coverage starting as low as $23 per month for individuals and $74.75 for families.

3 in 10 U.S. Adults

said they could not cover a $500 emergency expense with their savings[1]

26.2 Million ER Visits

in the U.S. were related to accidental injuries in 2022[2]



[1]*Source: Federal Reserve, Economic Well-Being of U.S. Households in 2025, published May 2026*
[2]*Source: CDC, National Hospital Ambulatory Medical Care Survey, 2022*

Plan Benefits

Benefits are payable as a result of a covered accidental injury.

Accident Benefits	One Unit	Two Unit	Three Unit	Four Unit	Five Unit
Accidental Death Benefit • Pays the fixed amount shown if an insured suffers a fatality as a result of an accident.	$50,000	$100,000	$150,000	$200,000	$250,000
Accidental Injury Benefit • Pays the actual charges, as defined, for medical treatment related to an accidental injury up to the amount shown per unit. • Covered expenses include physician's fees, surgery, x-rays, fracture reduction and dislocations or other emergency first-aid expenses. • If the expenses are incurred in a hospital emergency room, a $50 deductible will apply for each accidental injury. • All covered expenses must be incurred within forty-five days of the accident causing injury.	$2,000	$4,000	$6,000	$8,000	$10,000
Hospital Income Benefit • Pays the fixed amount shown per day when hospitalized. • Pays up to thirty days per hospital confinement per accidental injury.	$150	$300	$450	$600	$750
Ground or Air Ambulance Benefit • Pays the actual charges, as defined, for ground or air ambulance transportation for an accidental injury up to the amount shown per unit.	$5,000	$10,000	$15,000	$20,000	$25,000
Dismemberment Benefits - Loss of Finger or Toe *Single Loss / Multiple Loss due to accidental injury (primary insured only)*	$500 / $1,000	$1,000 / $2,000	$1,500 / $3,000	$2,000 / $4,000	$2,500 / $5,000
Dismemberment Benefits - Loss of Hand, Foot or Leg *Single Loss / Multiple Loss due to accidental injury (primary insured only)*	$5,000 / $10,000	$10,000 / $20,000	$15,000 / $30,000	$20,000 / $40,000	$25,000 / $50,000
Dismemberment Benefits - Loss of Sight *Single Loss (one eye) / Multiple Loss (both eyes) due to accidental injury (primary insured only)*	$5,000 / $10,000	$10,000 / $20,000	$15,000 / $30,000	$20,000 / $40,000	$25,000 / $50,000

Optional Riders

Medical Expense Benefit Rider	Maximum Benefit
Inpatient and Outpatient Medical Expense Benefit • Pays the actual charges, as defined, in addition to the base plan for medical treatment expenses related to an accidental injury up to the amount shown. • For outpatient expenses, a benefit maximum of $2,000 applies. • Pays up to two accidents per insured per Calendar Year. • Can only be purchased with a Two Unit or higher base plan.	$26,000

Disability Income Rider	One Unit	Two Unit
Disability Income Benefit • Pays a monthly disability benefit up to 60% of the primary insured's gross monthly income for the time period selected (12 or 24 months) due to an accident disability. • Pays up to the amount shown beginning on the 31st day of the accident disability.	$1,000	$2,000

AMERICAN ALLY

Exclusions & Limitations

Benefits otherwise provided by this policy will not be payable for any such Loss caused or substantially contributed by the following: (1) sickness, illness or bodily infirmity; (2) suicide, attempted suicide or intentional self-inflicted Injury whether sane or insane; (3) dental care or treatment due to accidental Injury to natural teeth; (4) war or any act of war (declared or undeclared) or participating in a riot or felony; (5) alcoholism or drug addiction; (6) travel or flight in any aircraft or device which can fly above the earth's surface in any capacity other than as a fare paying passenger on a regularly scheduled airline; (7) the Insured's commission or attempt to commit a felony or to which a contributing cause was the Insured being engaged in an illegal occupation; (8) the Insured Person being intoxicated or under the influence of any narcotic or controlled or uncontrolled substance unless administered on the advice of a Physician; (9) Charges incurred outside the U.S. if an Insured traveled to the location for the purpose of receiving medical services, drugs or supplies; and (10) hernia.

Renewability

The policy is guaranteed renewable to age eighty of the Primary Insured. Premium rates are subject to change.

Definition of Actual Charges

"Actual charges incurred" means the actual amount accepted by a healthcare provider as full satisfaction of the insured's obligations for treatment covered by the policy; it does not include any amount which is not required to be paid by the insured or any other party on the insured's behalf to the provider of a treatment, service or other benefit covered by the policy.

Uninsurable Occupations

- Professional athletes
- Window washers
- Miners
- Crop dusters
- Commercial fishermen
- Policemen
- Security guards
- Highway workers
- Rodeo riders
- Loggers
- Quarry workers
- Migrant workers
- Oil field workers
- Taxi drivers
- Firemen
- Entertainers
- Electrical linemen
- Horse trainers

Benefits and availability may vary by state. For more information about policy benefits, limitations and exclusions, please refer to your policy or Outline of Coverage approved in your state as the benefits provided will be determined by the policy.

This brochure is applicable in the following states: AL, AR, AZ, GA, IL, MS, OK, SC and TX.

The purpose of this brochure is solicitation of insurance and contact will be made by an insurance agent or Philadelphia American Life Insurance Company, a subsidiary company of New Era Life Insurance Company.

24-Hour Enhanced Accident Plan is underwritten by Philadelphia American Life Insurance Company, a subsidiary Company of New Era Life Insurance Company

Toll Free Telephone: 1-888-748-3040 | **Mailing Address:** P.O. Box 4884, Houston, TX 77210-4884

A- (Excellent)
AM BEST RATING

New Era Life Insurance Companies

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New Era Life Insurance Company of the Midwest
Philadelphia American Life Insurance Company

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