

Insuring your 4-H Club and Special Activities

Year round coverage for \$1

\$2 per member for Horse Clubs

The American Income Life Special Risk Division has insured 4-H programs nationwide since 1952, specializing in accident coverage designed to pay when the typical injuries occur during a covered event. The Blanket Accident Insurance for 4-H Clubs is the lowest cost, and easiest option, to cover your club members year-round during all adult supervised group activities. One short application included with the premium payment places coverage in force for the entire year. No additional reporting or list of youth names required. Optional coverage is also available for volunteer leaders.

Why purchase accident insurance?

Whether or not a family has personal health insurance, out of pocket medical expenses are the norm when a young person is injured while participating in a club activity. Families appreciate avoiding unexpected medical expenses, and volunteer leaders welcome the peace of mind in knowing coverage is available during their group activities.

Special Activities Coverage for Accident or Illness

For camp, trips, fairs, and other special events

If you are sponsoring a community event, planning a week long camp, or participating in a parade, Special Activities coverage allows you to insure just one event, or multiple events. Both 4-H, and non-4-H members are included in the insurance. No names are required, just numbers.

You report the activity to the company before the event using estimated numbers, and pay after the event based on actual attendance. Three coverage options are offered and you can request coverage online at www.AmericanIncomeLife.com.

Learn more about the AIL Special Risk Division

Visit www.AmericanIncomeLife.com to learn more about our division and the service we provide 4-H and youth serving organizations nationwide. In addition to more detailed benefit information you can:

- Apply for Special Activities Coverage online.
- Print out the \$1 a year policy application to mail with your premium payment.
- Print out claim forms to complete and mail to the company.
- Read frequently asked questions or submit your question to AIL.

Since 1952 our motto and commitment has been "Serving Those Who Serve Others".



AMERICAN INCOME LIFE
insurance company

SPECIAL RISK
DIVISION

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SPECIAL  RISK
DIVISION

SPECIAL ACTIVITIES COVERAGE FOR ACCIDENT OR ILLNESS

Table of Benefits	Option A 20¢ Per day per person	Option B 25¢ Per day per person	Option C 30¢ Per day per person
For expense incurred within 52 weeks of the date of Accident for Medical and Surgical Treatment, X-Ray Examinations, Hospital Confinement and Ambulance Expense, up to a maximum of...	\$2,500	\$3,000	\$5,000
Dental Services incurred within 52 weeks of the Accident, Involving Sound Natural Teeth, up to a maximum of...	\$400	\$500	\$1,000
Medical and Hospital Expense for Illness having its inception on the day or days this policy is in force, up to a maximum of...	None	\$1,000	\$1,500
For Medical Expenses from these specified diseases: Poliomyelitis, Diphtheria, Scarlet Fever, Smallpox, Tetanus, Cerebrospinal Meningitis, Typhoid Fever, Leukemia, or Primary Encephalitis, up to a maximum of...	None	\$3,500	\$5,000
For losses within 100 days of the accident which result in the loss of life...	\$2,500	\$3,000	\$5,000
For losses within 100 days of the accident which cause loss of both hands, or both feet, or the total sight of both eyes or one hand and one foot...	\$7,500	\$7,500	\$10,000
For losses within 100 days of the accident which cause the loss of one hand or one foot or sight of one eye...	\$2,500	\$2,500	\$5,000