

High Limit Accident Insurance

USES

- War Zone Coverage
- Travel Protection
- Estate Planning
- Buy-Sell Agreements
- Personal Coverage

Coverage Types

- Accidental Death
- Accidental Death & Dismemberment
- Sudden Cardiac Arrest



CONTACT INFORMATION

Crossborder Services LLC
Five Greentree Center, Suite 104
Route 73
Marlton, NJ 08053
Phone: 877-340-7910
info@americanvisitorinsurance.com
<http://www.americanvisitorinsurance.com>

Underwritten by Certain
Underwriters at Lloyd's of London



High Limit Accident Insurance

- **Worldwide Coverage**
- **Benefit Amounts up to \$50,000,000+**
- **War Zone Coverage - Including Acts of War & Terrorism Anywhere in the World**

Coverage Options

Coverage Types

- **24 Hour Coverage** - includes any accidental bodily injury, including air travel and common carrier coverage.
- **Common Carrier** - includes any form of conveyance that is certified as a common carrier of passengers, including Air Travel.
- **Air Travel Only** - includes traveling as a passenger on a Certified Passenger Aircraft provided by a commercial airline on a regularly scheduled or non-scheduled, special or chartered flight and operated by a properly certified pilot. Military Air Transport Service is covered.

Optional Coverage

- **War or Acts of War and Terrorism**

Benefits Coverage

- **Accidental Death** - pays the Principal Sum Benefit to the designated Beneficiary in the event of death due to accidental bodily injury, or exposure to weather as a result of an accident or disappearance or the sinking of a conveyance on which the insured was a passenger and the body is not found within 365 days of the accident.
- **Accidental Death and Dismemberment** - includes the loss of use of both hands or feet, or one hand and one foot, or the loss of sight of both eyes. The Principal Sum Benefit is paid for these losses. One half the Principal Sum amount will be paid in the event of the loss of sight of one eye, the loss of use of one hand or one foot, the hearing of both ears or the ability to speak.
- **Accidental Death and Dismemberment and Sudden Cardiac Arrest** - This coverage pays the full benefit if an insured person dies within 72 hours of a sudden cardiac arrest.

Period of Coverage

- **One Day to One Year**

Benefit Schedule

Accidental Death	100% of the Sum Insured
Accidental Dismemberment	
• Loss or loss of use of two limbs	100% of Sum Insured
• Loss of sight of both eyes	100% of Sum Insured
• Loss or loss of use of one limb	50% of Sum Insured
• Loss of hearing of both ears	50% of Sum Insured
• Loss of speech	50% of Sum Insured
Sudden Cardiac Arrest	100% of Sum Insured

Special Features

- Benefits are payable in addition to any other plan.
- Benefits are payable for loss caused by exposure to the weather or in a conveyance that results in disappearance or sinking and the body is not found within 365 days of the accident. Benefits will be paid on the basis of presumption of death.
- Benefits may be taken in a single lump sum or in equal annual installments.
- Covers accidental bodily injury sustained while the Certificate is in force and which results in loss within 365 days of the date of the accident.
- War or acts of war and/or terrorism may be covered under this plan by applying for such and paying the additional premium.

This is not intended to be a complete outline of coverage. Actual wording may change without notice.

High Limit Accident Insurance

Plan Highlights



Uses of Coverage

- War Zone coverage — Most life insurance companies will not cover individuals that travel to War Zones or who have recently traveled to War Zone, with the High Limit Accident policy we have no problem providing coverage to them in these high risk areas.
 - Contractors in War Zones who need to provide coverage to their employees.
 - Security Guards in War Zones who need personal coverage.
 - Hazardous occupations such as Logging, Roughneck, Fisherman, Pilots and many more.
- Key Person coverage.
 - High Limits — \$50,000,000 or more.
 - Personal or Business Travel — Domestic or International.
 - Estate Planning Purposes.



How To Apply

Contact your insurance professional to determine how to apply for coverage. Most cases will be instantly approved without underwriting. For cases that do need to be reviewed by underwriters please allow 24 business hours for underwriting approval.

Exclusions

No benefits will be paid due to Injury or death caused by, contributed to by or related to the following and/or their treatments and/or complications thereof (unless deleted by endorsement):

1. Sickness;
2. Suicide or intentional self-inflicted Injury or poisoning;
3. War, declared or undeclared (Unless Additional Coverage is Purchased);
4. Act of Terrorism (Unless Additional Coverage is Purchased);
5. While committing or attempting to commit a crime;
6. Taking of illegal or non-prescribed drugs, or addiction or misuse of prescription drugs;
7. Alcohol abuse or addiction, or being under the influence of alcohol, as defined by the vehicle code of the state or province in which the Accident has occurred;
8. Mental or Nervous Disorders;
9. Pre-Existing Conditions;
10. Any symptoms of Subjective Pain unless supported by objective medical findings;
11. Pregnancy and pregnancy-related conditions including but not limited to fertility, pre-natal care, childbirth, miscarriage, abortion or postpartum conditions.
12. Nuclear, biological or chemical exposure as a result of War, declared or undeclared or Act of Terrorism (Unless Additional Coverage is Purchased).

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