

PROTECTION



3
2
1

ACCIDENTAL DEATH PLAN

3 PLANS IN 1



100% REINSURED BY CERTAIN
UNDERWRITERS AT LLOYDS OF LONDON

WHAT IS THE 3-2-1 ACCIDENT PLAN?



High limit AD&D coverage offering \$3 Million in Flight Accident, \$2 million in Common Carrier and \$1 Million in 24/7 accident protection. The beneficiary receives from \$3 Million to \$1 Million depending on which coverage applies as a result of a covered accident.

BASIC COVERAGE INCLUDES

3 COVERAGES IN 1 POLICY



\$3 Million
Flight Accident



\$2 Million
Common Carrier



\$1 Million
24hr Protection

Flight Accident Coverage

- Covers bodily injury or death due to accident while traveling as a passenger on a commercially licensed passenger aircraft.

Common Carrier Coverage

- Provides coverage when traveling as a passenger on any form of public transportation certified as a common carrier of passengers, including air travel.

24/7 Protection

- Provides worldwide, 24 hour, personal accident protection. Policy will pay the sum insured to the beneficiaries in the event of an accidental death

Basic Coverage

ALSO INCLUDES



Dismemberment Coverage

Policy will pay the benefit amount according to the schedule shown below:

Loss of sight of both eyes	100 %
Loss of sight of one eye	50 %
Loss of limb involving two or more limbs	100 %
Loss of limb involving only one limbs	50 %
Total /irrecoverable loss of hearing in both ears	100 %
Total /irrecoverable loss of hearing in one ear	50%
Total /irrecoverable loss of Speech	100 %
Permanent & total disablement	100 %



Permanent Total Disability

In the event the insured becomes totally disabled as a result of an accident which prevents him/her from working.



Catastrophic Events

Covers accidental death & dismemberment caused by natural disasters.



War & Terrorism Coverage

Includes accidental death & dismemberment coverage as a result of a war or terrorist activity.



Wrongful Death

Covers you in case of death as a result of a third party negligence or incompetence.



Intentional Homicide

Provides coverage in the event of murder or homicide.



More Benefit!

4 ADDITIONAL COVERAGE OPTIONS TO CHOOSE FROM

Option 1



Medical Expenses

UP TO USD \$100,000

Provides coverage for medical expenses as a result of a covered accident. (Up to the medical expense coverage amount)

- Medical Surgical
- Hospital
- Specialist's Fees
- Nursing home
- Cost of Physiotherapy
- Massage Treatment
- Surgical & Medical Requisites
- Manipulative Treatment

Option 2



Private Aircraft Passenger

Covers bodily injury or death due to accident while traveling as a passenger on a private aircraft.

Option 3



Hazardous Sports

Covers accidents caused by hazardous and or extreme sports including but not limited to:

Underwater diving, mountain climbing, potholing, aerial sports/activities, horse racing, car racing, motorcycle racing, boat racing.

Option 4



Hazardous Country

Personal accident protection while traveling to a hazardous country or territory.

A white helicopter is shown in flight, moving from left to right across the upper half of the frame. The background features a coastal city with numerous buildings, a harbor filled with many small boats, and mountains in the distance. The sky is a mix of blue and orange, suggesting a sunset or sunrise. In the foreground, there is a green rooftop area with yellow markings.

Eligibility

- The insured's actual occupation must be a low risk occupation.
- Earn a minimum total annual income equivalent to US\$100,000

Highlights

Worldwide Coverage

- No Medical Exam Required!
- Up to US\$ 3 Million in Coverage
- Available for Ages 18-75
- Automatic Approval Available
- Benefits are paid in addition to any other existing policy
- Benefits are paid in a lump sum, or in monthly or annual installments which can be for life with minimum period of 20 years in case of death of the actual owner of the annuity.



REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

Lloyd's Financial Market Ratings

A⁺

STANDARDS & POOR'S A+ (Strong)
FITCH RATINGS A+ (Strong)

A

A.M BEST A (EXCELENT)





CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN
UNDERWRITERS AT **LLOYD'S OF LONDON**

ADMINISTERED BY :
ATLAS UNDERWRITERS
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