

AG AccidentCare Direct Plus® At-A-Glance

Accidental Death, Dismemberment and Paralysis protection for you and your family



Policies issued by American General Life Insurance Company, a member of American International Group, Inc. (AIG)



Why AG AccidentCare Direct Plus?

It's protection that is easy to get and easy to keep, adding to your peace of mind.

Easy to get

- Guaranteed acceptance regardless of health or occupation between the ages of 18 and 80.
- No application to complete or medical tests to take.

Easy to keep

- Policy is guaranteed renewable for life.
- 24-hour, 7 days a week, 365 days a year protection for a covered accident.

Flexible and comprehensive benefits

- Up to \$500,000 of accidental death, dismemberment and paralysis benefits paid out in a lump sum.
- Coverage available for spouse and children.
- Benefits are guaranteed to remain the same until age 70 or 5 years after policy effective date, whichever provides the longest period of coverage. After that period, benefits are reduced by 50%.
- The Common Carrier Benefit pays triple if you are injured while riding as a fare-paying passenger in a taxi, school bus, streetcar, bus, train ship, ferry or airplane. This includes injuries resulting in an accidental death, dismemberment, or paralysis.

PRODUCT HIGHLIGHTS

Accidental Death Benefits Amount (in \$1,000 increments)	<ul style="list-style-type: none">• \$100,000–\$500,000 available for primary insured issue ages 18–69, \$50,000–\$250,000 available for primary insured issue ages 70–80• Spouse benefits are 50% of the primary insured's selected amount• Child benefits are 20% of the primary insured's selected amount
Dismemberment Benefit as a Percentage of Accidental Death Benefit	<p>The company will pay 100% of the accidental death benefit for loss of:</p> <ul style="list-style-type: none">• Both hands or arms• Both feet or legs• Sight of both eyes• One hand or arm and one foot or leg• Either one hand or arm or one foot or leg and sight in one eye <p>The company will pay 50% of the accidental death benefit for loss of:</p> <ul style="list-style-type: none">• Either one hand or arm or one foot or leg• Sight of one eye
Paralysis Benefit as a Percentage of the Accidental Death Benefit	<ul style="list-style-type: none">• Quadriplegia: 100%• Paraplegia: 50%• Hemiplegia: 50%• All paralysis benefits subject to a 30-day elimination period
Loss of Hearing and Severe Burns Benefit	<ul style="list-style-type: none">• Total Hearing: 100%• Burns covering at least 20% of the body
Common Carrier Benefit	<ul style="list-style-type: none">• If an accidental injury occurs while riding as a fare-paying passenger in a common carrier, the company will pay an additional benefit equal to two times the policy specified amount payable for the accidental death, dismemberment, paralysis, hearing or burns benefit.
Benefit Reduction	<ul style="list-style-type: none">• All benefits will automatically decrease 50% on the policy anniversary following the insured's 70th birthday, or after 5 years from the effective date, whichever provides the longer benefit.
Changes to the Specified Amount	<ul style="list-style-type: none">• Changes to benefits (increases or decreases to the benefit amount) and additions of spouse or child coverage is not allowed once the policy is in force.• If a child rider is part of the policy contract, all eligible children added to the family after the policy is issued are automatically covered under the terms of the contract• Removal of spouse or child coverage rider is allowed after the policy is in force.

Exclusions

American General Life will not pay benefits for any accidental injury or any loss caused or resulting in whole or in part by the following:

- The insured person's suicide or attempt at suicide, or intentional self-inflicted injury or sickness, or any attempt at intentional self-inflicted injury while sane or insane
- The insured person's being under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or illegal drugs or while intoxicated ("intoxicated" means that condition as defined by the law of the jurisdiction in which the accident occurred).
- The insured person's commission of or attempt to commit an assault or felony.
- The insured person's engaging in an illegal activity or occupation.
- The insured person's voluntary participation in any riot or civil insurrection; or declared or undeclared war, or any act of declared or undeclared war.
- The insured person's operating, learning to operate, serving as a crew member of, or jumping, parachuting, or falling from an aircraft or hot air balloon, including those which are not motor driven.
- The insured person's engaging in hang gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activity.
- The Insured Person's riding in or driving any motor driven vehicle in a race, stunt show or speed test.
- The Insured Person's practicing for or participating in any semi-professional or professional competitive athletic contest, including, officiating, coaching or umpiring for which such insured received any compensation or remuneration.
- The Insured Person's operating any type of land, water, or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accidental injury occurred.
- Hernia of any kind.
- Bacterial infection that was not caused by an accidental cut or wound.
- The insured person's driving any taxi for wage, compensation or profit.
- The insured person's engaging in mountaineering using ropes and/ or other equipment or any similar activity.
- Any illness, loss, or condition specifically excluded from the definition of an accident.

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.



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