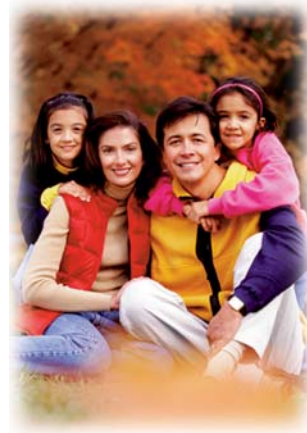


POLICY ADVANTAGES

- Your benefits are paid **DIRECTLY TO YOU**, unless you instruct us otherwise.
- Your benefits are paid **IN ADDITION** to any other insurance you have.
- Your coverage is **GUARANTEED RENEWABLE** for life—only you can cancel.
- Your benefits are **NEVER REDUCED**.
- Your premium **DOES NOT INCREASE** with age.
- You **CANNOT BE SINGLED OUT** for a rate increase. Your rates can be increased only if they are increased for all plans of this kind in your state.

Family Heritage is part of the Southwestern/Great American Group of Companies - serving American Families since 1868.



Family Heritage has NEVER RAISED A RATE on an existing policy!

This brochure is not the insurance contract. The policy explains in detail the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully.

The benefits described in this brochure are contained in policy series AIPOL

FAMILY HERITAGE[®]
Life Insurance Company Of America

P.O. Box 470608, Cleveland, Ohio 44147 (440) 922-5222
Please visit our website at www.familyheritagelife.com

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**ACCIDENTAL INJURY
INSURANCE**

FAMILY HERITAGE[®]
Life Insurance Company Of America

A1BRO-OH

ACCIDENT FACTS

- *On average, there are 11 accidental deaths and 2,210 disabling injuries every hour.*
- *Each year, more than 1 in 4 persons seek medical attention from an injury.*
 - *2.6 million people are hospitalized*
 - *34 million people are treated in hospital emergency rooms*
 - *There are 87 million visits to physician offices*
- *Injuries off the job continue to be significant.*
 - *Nearly 9 out of 10 accidental deaths occur off the job*
 - *60% of injuries occur off the job*
 - *30% of injuries occur in the home*
- *Motor Vehicle accidents are the leading cause of accidental deaths.*
- *Accidents are the leading cause of death among all persons up to age 33.*
- *Accidents are the fifth leading cause of death overall.*

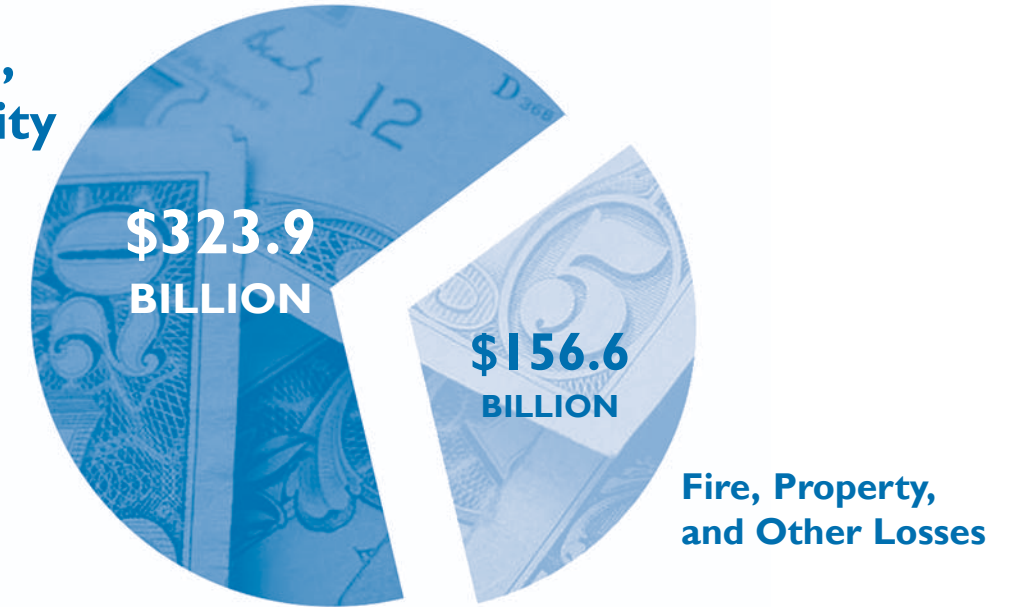
* Source: National Safety Council, *Injury Facts*, 1999 Edition

COST OF ACCIDENTS

TOTAL COSTS \$480.5 BILLION

Wage, Medical, and Productivity Losses

Over 67% of losses are indirect and medical costs.



* Source: National Safety Council, *Injury Facts*, 1999 Edition

LIMITATIONS AND EXCLUSIONS

We will not pay benefits for an accident, injury, or death contributed to, caused by, or resulting from:

- Participating in war or any act of war, declared or not, or participating in or contracting with the armed forces of any country or international authority.
- Committing or attempting to commit suicide, regardless of mental capacity.
- Injuring or attempting to injure yourself intentionally, regardless of mental capacity.
- Having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or while testing any vehicle on any race course or speedway.
- Operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those which are not motor-driven.
- Being legally intoxicated or being under the influence of any narcotic or other illegal substance, unless such narcotic or substance is taken on the advice of a physician and according to the physician's instructions. Having a blood alcohol level that exceeds the level permitted by the laws of the state where the accident occurs which pertain to driving a motor vehicle will be presumptive proof of intoxication.
- Participating or attempting to participate in an illegal act, or working at an illegal job.
- Participating in professional or semi-professional sports.
- Participating or competing for money in a rodeo event.