

SAFEGUARDING AGAINST MISHAPS

**ACCIDENTADVANCE® FOR NEW YORK
ACCIDENT INSURANCE: BENEFITS FOR UNEXPECTED INJURIES**

AccidentAdvance, underwritten by Transamerica Financial Life Insurance Company, can help you and your family in the event of unanticipated medical bills when someone is hurt.

George enrolls himself, his wife, and his kids in the accident insurance offered at the car dealership where he works, joking that his wife is such a klutz they'll get plenty of use out of it. A few weeks later, he drops a cinder block on his foot while working in his garage, breaking a bone. He ends up with a cast, crutches, and a joke his wife will never let him live down.

GET BENEFITS TO SPEND ON WHAT YOU NEED

George's health insurance pays for many of his medical expenses, but he still has co-pays and a high deductible. And he doesn't make commissions for sales on the days he misses work.

Because he has accident insurance, he has help recovering financially without dipping into family savings or using a credit card. Accident insurance benefits are paid directly to the insured, allowing George to use them where and how they're most needed.

GET THE BENEFITS THAT FIT YOUR NEEDS

George gets specific amounts for his emergency care (including X-rays and physician care received within 96 hours of the accident), for follow-up visits, and for his physical therapy while recovering. He would have received additional help had he needed an ambulance, initial hospitalization, or intensive care. See our brochure for in-depth information about what benefits are paid for specific injuries or procedures.

HELP PROTECT YOURSELF AND YOUR FAMILY

George liked the ability to add his wife and kids to his policy. Because kids can be especially accident-prone, a family accident policy provides extra peace of mind. Eligible dependent children can keep their insurance through age 25.

ENJOY OUR HASSLE-FREE ONLINE CLAIMS PROCESS

Our easy-to-navigate website allows you to update your information, keep track of your policies, submit claims, and more from your PC or mobile device.

This is a brief summary of AccidentAdvance® for New York, **accident insurance underwritten by Transamerica Financial Life Insurance Company, Harrison, NY.** Insurance policy form series FPIACCOO. Forms and form numbers may vary. Limitations and exclusion apply. Refer to the policy, certificate, and riders for complete details.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

PRODUCT HIGHLIGHTS

- Pays benefits directly to you
- Family options available
- Payroll-deducted premiums



Visit:

transamerica.com



Customer Service:

888-763-7474

Product Details

Plan Option 1
24 Hour

Module 1 Accident Emergency Treatment		7.00 Units	
Accident Emergency Treatment Benefit For physician treatment and X-rays in a hospital emergency room or doctor's office within 96 hours of the accident.		\$175	
Major Diagnostic Examination Benefit For one CT Scan, MRI, or EEG completed within 90 days of the accident.		\$280	
Dislocation Benefit Payable for joint dislocation reduced under general anesthesia. Dislocation reduced without general anesthesia paid at 25% of the joint's benefit amount. Multiple reduced dislocations are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	Dislocated Joint	Reduction	
		Open	Closed
	Hip	\$5,600	\$1,890
	Knee or Shoulder	\$1,890	\$770
	Collar Bone	\$3,010	\$560
	Ankle or Foot (except toes)	\$1,890	\$560
	Lower Jaw	\$1,890	\$980
	Wrist or Elbow	\$1,540	\$770
	Toe or Finger	\$420	\$210
Fractures Benefit For repair of a fracture sustained in an accident. A chip fracture is paid at 10% of the fracture's benefit amount. Multiple repaired fractures are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	Fractured Bone	Reduction	
		Open	Closed
	Coccyx	\$980	\$490
	Hand (except fingers), Foot (except toes/heel), Wrist, Shoulder Blade, Forearm, Ankle, Elbow, Kneecap, Sternum or Lower Jaw	\$2,380	\$1,190
	Hip	\$7,000	\$2,380
	Leg	\$2,940	\$2,380
	Nose, Heel or Fingers	\$2,380	\$490
	Ribs	\$4,690	\$490
	Skull	\$3,780	\$1,400
	Toes	\$980	\$490
	Upper Jaw, Upper Arm or Face (except Nose), Collar Bone	\$2,800	\$1,190
	Vertebrae, Pelvis	\$1,190	\$1,190
	Vertebral Processes	\$4,690	\$700

For both dislocations and fractures, 1 1/2 times the highest dislocation or fracture benefit amount is paid. No other dislocation or fracture benefit is paid.

Product Details

Module 2 Follow-Up Visits and Physical Therapy		6.00 Units
Accident Follow-Up Treatment Benefit Maximum of three (3) follow-up visits per accident. Original treatment must have been within 96 hours of the accident. Treatment must be provided by a physician in their office or in a hospital on an outpatient basis; begin within 30 days of, and be completed within the 6 months following the later of: the accident; discharge from the hospital from a covered confinement; or discharge from an extended care facility.		\$60
Physical Therapy Benefit For treatments by a licensed physical therapist under a physician's advice that begin within 120 days of the accident and are completed within 1 year of the accident, not to exceed 10 treatments per accident.		\$60
Module 3 Initial Accident Hospitalization		3.50 Units
Initial Hospital Admission Benefit Payable once for the first hospital admission due to an accident. Benefit is payable once for the first Intensive Care Unit admission due to an accident. The ICU benefit is paid even if admitted to the hospital initially and then transferred to ICU later during the same hospitalization.		\$1,050
Ambulance Benefit For transportation to the nearest hospital for treatment within 96 hours of the accident by a licensed ambulance service.	Ground Ambulance	\$210
	Air Ambulance	\$1,050
Additional Riders		
Accidental Death and Dismemberment Rider (Form No. FRADD300)		1.00 Units
Accidental Death Benefit Death must result from and occur within 90 days of the accident. Only one of the following benefits will be paid per insured person per accident and will be reduced by any dismemberment benefits previously paid for the same accident. Child benefit is 50% of the benefit amount.		
Common Carrier Accidental Death For death resulting from a covered accident that occurs while riding as a fare-paying passenger on a mode of public transportation		\$30,000
Automobile Accidental Death If the insured person was:		
wearing and properly utilizing a seat belt and was seated in a position protected by an air bag system that deployed during the accident, as evidenced by police report.		\$22,000
wearing and properly utilizing a seat belt, as evidence by police report, but an air bag was not present or was not deployed.		\$20,000
not wearing a seat belt.		\$15,000
<i>Benefits are not payable if an insured person was driving without a valid drivers' license</i>		
Other Accidental Death Other than those described above.		\$10,000
Transportation of Remains Benefits For transporting remains to a mortuary near the insured person's primary residence if death occurs more than 200 miles from primary residence. Child benefit is 50% of the benefit amount.		\$400

Product Details

Additional Benefits for Accidental Death

If an accidental death benefit is payable, the following benefits will be paid to the survivor. A reduced benefit will be paid to the beneficiary if no eligible survivor. Benefits do not require a spouse or child to be insured under this rider.

<p>Surviving Child Educational Benefit Payable for each eligible child ages 17 through 21, who is a full-time student at an accredited college, university, 2-year college, vocational or trade school within 365 days of the accidental death. Payable each year for up to 4 years while the child remains a full-time student.</p>	<p>\$800</p>	
<p>Licensed Day Care Center Benefit Child must be between newborn and 12 years old, attend a licensed day care, which is not an immediate family member, within 90 days from the accidental death date. Day care must be necessary for the survivor to work or obtain training for work.</p>	<p>\$300</p>	
<p>Career Enrichment Benefit Survivor must be a full-time student at a professional or trade training program from an accredited college, university, 2-year college, vocational, or trade school within 24 months of the accidental death. Training must be for the purpose of obtaining an independent source of income or enriching the survivor's ability to earn a living. This benefit will be paid for up to 4 years while the survivor remains a full-time student. Benefit not available for children.</p>	<p>\$800</p>	
<p>Accidental Dismemberment Benefits Dismemberment must occur within 90 days of the accident. If accidental death benefit is payable after dismemberment benefits have been paid for the same accident, we will deduct the dismemberment benefits paid from the accidental death benefit due. Child benefit is 50% of the benefit amount with a minimum of \$500 per unit.</p>	<p>One or more fingers or toes</p>	<p>\$500</p>
	<p>One hand, foot, arm or leg</p>	<p>\$2,000</p>
	<p>Two hands or two feet</p>	<p>\$5,000</p>
	<p>Two arms or two legs</p>	<p>\$5,000</p>
	<p>Both arms and both legs</p>	<p>\$10,000</p>
	<p>Total dismemberment benefits per insured person per accident will not exceed:</p>	<p>\$10,000</p>
<p>Accidental Loss of Use Benefits Loss of use must occur within 90 days of the accident. If accidental death benefit is payable after loss of use benefits have been paid for the same accident, we will deduct the loss of use benefits paid from the accidental death benefit due. Child benefit is 50% of the benefit amount.</p>	<p>One arm or one leg or sight in one eye</p>	<p>\$2,000</p>
	<p>Sight in both eyes</p>	<p>\$5,000</p>
	<p>Speech or hearing in both ears</p>	<p>\$5,000</p>
	<p>Two arms or two legs</p>	<p>\$5,000</p>
	<p>Speech and hearing in both ears</p>	<p>\$10,000</p>
	<p>Both arms and both legs</p>	<p>\$10,000</p>
<p>Total loss of use benefits per insured person per accident will not exceed:</p>		<p>\$10,000</p>

Product Details

Accident Hospital and ICU Indemnity Income Rider (Form No. FRHICU00)		7.00 Units
Accident Hospital Income Benefit For hospital confinement of injuries beginning within 30 days of the accident. Benefit is payable for up to 365 days per accident.		\$210
Accident ICU Benefit For ICU confinement while the person is confined to an intensive care unit. Benefit is payable for up to 15 days per accident. This benefit is paid in lieu of the Accident Hospital Income Benefit. We will not pay both benefits concurrently.		\$420
Accident-Only Expanded Benefits Rider (Form No. FREXPB00)		6.00 Units
The following benefits are payable once, per person, per accident for injuries sustained in a covered accident.		
Burns Must be treated by a physician within 96 hours of the accident. One or more skin grafts for a covered burn will be paid at 50% of the burn benefit amount paid for the burn involved.	Second-degree burns of body surface: At least 25%, but not more than 35%	\$360
	More than 35%	\$900
	Third-degree burns of body surface: 6 through 10 square centimeters	\$900
	10 through 25 square centimeters	\$2,400
	25 through 35 square centimeters	\$5,400
	more than 35 square centimeters	\$7,200
	Lacerations Must be treated or repaired within 96 hours of the accident.	Lacerations not requiring sutures
Single laceration less than 7.5 centimeters		\$48
Lacerations 7.6 to 20 centimeters		\$180
Lacerations over 20 centimeters		\$360
Eye Injury	With surgical repair	\$240
	Non-surgical removal of foreign body by physician	\$42
Emergency Dental Work	One or more broken teeth repaired with crowns	\$180
	One or more broken teeth resulting in extractions	\$48
Brain Concussion Must be diagnosed by a physician within 96 hours of the accident.		\$120
Tendons, Ligaments and/or Rotator Cuffs Must be detached, torn, ruptured or severed and surgically repaired by a physician within one (1) year of the accident. Only one of the benefits is payable.	Arthroscopic surgery with: No repair	\$120
	One repair	\$300
	Two or more repairs	\$600
Ruptured Discs and/or Torn Knee Cartilage Must be surgically repaired by a physician within one (1) year of the accident. Only one of the benefits is payable.	Shaved cartilage or arthroscopic surgery with: no repair	\$120
	One repair	\$300
	Two or more repairs	\$600

Product Details

<p>Major Surgery For an open abdominal, cranial or thoracic surgery performed by a physician within 1 year of the accident. Laparoscopic procedures are excluded.</p>	<p>\$900</p>	
<p>Appliance For a physician-recommended medical appliance to aid personal locomotion, such as crutches, leg braces, wheelchairs and walkers. This benefit is not payable for prosthetic devices.</p>	<p>\$120</p>	
<p>Prosthetic Devices For one or more prosthetic devices received within 1 year of the accident. This benefit is not payable for hearing aids, dental aids (including false teeth), glasses, cosmetic prosthetic devices, such as wigs, or joint replacement, such as an artificial hip or knee.</p>	<p>One prosthetic device</p>	<p>\$450</p>
	<p>Two or more prosthetic devices</p>	<p>\$900</p>
<p>Blood, Plasma and Platelets Required for the treatment of injuries due to a covered accident. Immunoglobulin is not covered.</p>	<p>\$240</p>	
<p>Transportation Benefit is payable for up to 2 round trips to the hospital per accident per insured person if special treatment and hospital confinement occurs within 30 days of the accident. The local attending physician must prescribe treatment that is not available locally. Benefit is not payable for transportation to any hospital within a 100-mile radius of the accident site or insured person's residence.</p>	<p>\$360</p>	
<p>Family Lodging Benefit Benefit is payable per day, maximum of 30 days, for one motel/hotel room for a member of the immediate family to accompany the insured person for treatment of injuries prescribed by a physician. Hospital confinement must be in a facility at least 100 miles from the insured person's residence and confinement must begin within 30 days of the accident. Benefits are not payable for services rendered by an immediate family member.</p>	<p>\$90</p>	

Limitations and Exclusions

We will not pay benefits for losses caused by or as a result of an insured person:

- Alcoholism or drug addiction;
- Descending from an airplane, except as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline;
- War, or any act of war, whether declared or undeclared;
- Intoxicants and Narcotics: We are not liable for any loss sustained or contracted in the consequence of an insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
- Participating in a felony, riot or insurrection;
- Commission of or attempt to commit a felony or to which the contributing cause was the insured's being engaged in an illegal occupation;
- Intentionally self-inflicting bodily injury or attempting suicide;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception.

Accidental Death and Dismemberment Rider

We will not pay the Accidental Death and Dismemberment Benefit if the insured's death or dismemberment is caused by or results directly or indirectly from the insured's:

- Suicide or intentionally self-inflicted injury;
- Sickness, disease, physical or mental infirmity, pregnancy, or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition;
- Participation in a felony, riot or insurrection;
- Voluntary use of any drug, whether legal or illegal, unless administered in accordance with a Physician's advice and written instruction;
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War or any act of war, whether declared or undeclared;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception;
- Participation in professional sports, including motor vehicle or boat racing.

INTOXICANTS AND NARCOTICS: We will not be liable for any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.

ILLEGAL OCCUPATION: We will not be liable for any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.

Limitations and Exclusions

Termination of Insurance

Insurance coverage on the employee will end on the earliest of:

- the date of his or her death;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date he or she sends us a written notice to cancel coverage.

The insurance coverage on a dependent will cease on the earliest of:

- the date of the employee's death;
- the date the employee's coverage terminates;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date the dependent no longer meets the definition of dependent;
- the date the employee sends us a written notice to cancel coverage on a dependent.

Subject to the Portability Option, insurance coverage on the employee will end on the earliest of:

- The date of his or her death;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date he or she sends us a written notice to cancel coverage;
- The policy anniversary date following the employee's 65th birthday.

The insurance coverage on a dependent will cease on the earliest of:

- The date of the employee's death;
- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date the dependent no longer meets the definition of dependent;
- The date the employee sends us a written notice to cancel coverage on a dependent.

Extension of Benefits

Whenever termination of insurance under this section occurs due to termination of employment, such termination will be without prejudice to:

- any hospital confinement which began while insurance was in force; or
- any covered treatment or service for which benefits would be provided and which began while insurance was in force; provided, however that the insured person is and continues to be hospital confined or receiving treatment.

Such Extension of Benefits will continue for up to the earlier of:

- 30 days; or
- the date on which the insured person is no longer hospitalized or receiving treatment.

Other Insurance with Us

An individual can only have one accident policy or certificate with us. An individual can only have one disability income policy, certificate, or rider with us. If a person already has accident insurance with us, such person is not eligible to apply for this insurance. If a person already has disability income insurance with us, such person is not eligible to apply for the disability income riders.

GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.