



PRESIDENTIAL LIFE
INSURANCE

Accident Insurance



Accidents can happen anytime, and the resulting medical expenses can be overwhelming. With Presidential Life Accident Insurance, you are equipped with a financial safety net that ensures you and your loved ones are covered when it matters most. Foundations Accident Insurance offers a robust plan that provides coverage for individuals aged 18 to 74, with the option to include your spouse and dependents. Our low plan benefits are designed to help manage the costs of accident-related injuries, ensuring you can focus on recovery without financial stress.

Accident Injuries and Treatments Benefits

Accident Emergency Initial Treatment Doctor Visit	\$75
Accident Follow-Up Treatment	\$50
Accident First Occurrence	\$100
Emergency Room Treatment	\$200
Accidental Death	\$25,000
Common Carrier	\$50,000
Ambulance- Air	\$2,000
Ambulance- Ground or Water	\$150
Ambulatory Surgical Center	\$25
Anesthesia	20%
Animal Bite- Anti-Venom Shot	\$70
Animal Bite- Rabies Vaccine Regimen	\$70
Animal Bite- Tetanus Shot	\$70
Appliances- Minor	\$75
Appliances- Major	\$150
Assistant Surgeon	20%
Blood/Plasma/Platelets	\$300
Concussion/Mild TBI	\$625
Moderate/Severe TBI	\$2,500

Burn Benefits

Burn 2nd Degree- 0-10% Disfigurement	Up to \$500
Burn 3rd Degree- 25-35% Disfigurement	Up to \$7,500
Burn Skin Graft	40% Max 2

Laceration Benefits

Lacerations- Without stitches	\$45
Lacerations- Less than 2 inches	\$100
Lacerations- 2 inches to 6 inches	\$300
Lacerations- Greater than 6 inches	\$600

Fracture & Dislocation Benefits

Fractures	Up to \$5,250
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Fracture & Dislocation Benefits (cont.)

Dislocations	Up to \$4,000
Dismemberment- Double Loss	\$25,000
Dismemberment- Single Loss	\$12,500
Dismemberment- Loss of One or More Fingers or Toes	\$2,500
Dismemberment- Partial Amputation of Finger or Toe	\$1,250

Additional Benefits

Catastrophic Accident	\$25,000
Chiropractic Treatment and Alternative Therapy	\$25
Coma	\$10,000
Continuous Care	\$125
Emergency Dental Work- Crowns	\$300
Emergency Dental Work- Extractions	\$75
Family Care	\$25
Gunshot Wound	\$1,500
Knife Wound	50%
Hospital Admission	\$1,500
Hospital Confinement	\$225
Hospital Intensive Care Admission	\$2,000
Hospital Intensive Care	\$600
Emergency Room Observation	\$300
Inpatient Doctor Visit	\$175
Inpatient Pathologist/ Radiologist	\$200
Family Member Lodging	\$125
Major Diagnostic Exams	\$150
Medical Fees	\$75
Modification of Residence or Automobile	\$1,250
Organ Loss	\$10,000



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Additional Benefits (cont.)

Outpatient Prescription Drugs	\$40
Pain Management	\$75
Paralysis- Paraplegia	N/A
Paralysis- Quadriplegia	\$12,500
Post Traumatic Stress Disorder	\$150
Prosthesis- Max 1	\$1,500
Prosthesis- Max 2	N/A
Recovery Benefit	\$75
Rehabilitation Admission	\$500
Rehabilitation Unit	\$100
Second Surgical Opinion	\$250
Service Dog	\$200
Exploratory Surgery	\$150
Hernia- First Year	\$75
Hernia- After First Year	\$300
Internal Injuries	\$1,000
Ruptured Disc- First Year	\$150
Ruptured Disc- After First Year	\$600
Tendons and Ligaments- Single	\$750
Tendons and Ligaments- Multiple	\$1,000

Eye Injuries- Surgery	\$500
Eye Injuries- Foreign Body	\$125
Physical, Occupational, Speech Therapy	\$50
Transportation- Plane	\$600
Transportation- Ground	\$300
Wellness- WP 0 days	\$45
Waiver of Premium- WP 90	Included

Included Benefits

Sports Package

A healthy pastime is good for the body but can also lead to injuries and unplanned expenses. If an injury is the result of participating in organized sports, the Sports Package increases your benefits by 25%.

Wellness and Preventative Care Benefit Rider

\$50, 1 time per year

Exclusions and Limitations

Accident Insurance

1. War – voluntarily participating in war, any act of war, declared or not, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the Insured is in such service.) War also includes civil participation in an active insurrection, riot and, civil commotion or state of belligerence. War does not include acts of terrorism.
 2. Suicide – committing or attempting to commit suicide, while sane or insane.
 3. Sickness – 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. This exclusion does not exclude an accidental death from a bacterial infection resulting from an Accidental Injury.
 4. Self-Inflicted Injuries –injuring or attempting to injure oneself intentionally.
 5. Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test in a professional or semi professional capacity.
 6. Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a Doctor. Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.)
 7. Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
 8. Sports – participating in any organized sport –professional or semi-professional capacity for pay or profit.
 9. Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a Covered Accident.
 10. Driving – driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation, or profit.
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At Presidential Life, we're here to help protect you, your family, and what really matters to you.

With Presidential Life Accident Insurance, you receive benefits directly, allowing you to supplement any existing coverage seamlessly. Prepare for the unexpected and secure your peace of mind today.

Please visit www.PLICVB.com or call us at 855-639-7542

Or e-mail us at info@plicvb.com