



**Michigan FCCLA**

# Michigan FCCLA Members' Accident Insurance Policy

Michigan FCCLA has purchased an accident insurance policy for each dues-paying member. This policy will cover all members listed on your affiliation form for any accidental injury occurring during a chapter, region, state or national FCCLA activity, meeting or conference.

**American Income Life Insurance Company, Policy Number: A MI42284**

<b>Table of Benefits</b>	<b>Maximum Benefits</b>
For expenses incurred within 52 weeks of the date of accident for medical and surgical treatment, x-ray charges, hospital confinement, ambulance expense and prescriptions	\$2,500.00
For dental expenses incurred within 52 weeks of accident, involving sound natural teeth.	\$500.00
For losses within 100 days of accident which result in the loss of life.	\$5,000.00
For losses within 100 days of accident which cause loss of both hands or both feet, or one hand and one foot, or the total and irrecoverable loss of both eyes.	\$10,000.00
For losses within 100 days of accident which caused the loss of one hand or foot.	\$5,000.00
For losses within 100 days of accident which causes the loss of sight in one eye.	\$3,000.00

**This policy does not cover the following:**

- Illness
- Eyeglass replacement or prescription thereof
- Hernia in any form
- Suicide, self destruction or any attempted threat
- Aviation accidents
- Pregnancy
- Loss covered by Workers' Comp. or Medicare
- Treatment by self, family members, or persons employed by the policyholder
- Participating in these snow sports: tubing, downhill skiing, tobogganing, bobsledding
- Dental treatment (other than injury to sound, natural teeth)

This is a summary of the coverage and is subject to the conditions of the policy. Contact Michigan FCCLA if you need to submit a claim.