



VitalGuard

A plan for unexpected out-of-pocket costs associated with accidental death and dismemberment

National General Accident and Health markets products underwritten by National Health Insurance Company, Time Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

NGAH-VITALGUARDBRO

National General 
Accident & Health

Plan for the unimaginable

Reduce the financial impact of a serious accident for you and the ones you love with VitalGuard

You never want to think about you or someone you love experiencing a serious accident. But accidents happen, and the out-of-pocket costs following them can grow out of control.

VitalGuard helps to ease this financial burden.



- Choose one of nine benefit levels: \$50,000; \$75,000; \$100,000; \$150,000; \$175,000; \$200,000; \$250,000; \$275,000 and \$300,000
- Get financial protection from the high out-of-pocket costs following a dismemberment due to a covered accident
- Stay prepared with accidental death benefits



THIS PLAN PROVIDES LIMITED BENEFITS.



Accidental death and dismemberment

VitalGuard helps you stay prepared

No one wants to think about the worst actually happening. But if it does, you want to make sure that you and the ones you love have the financial coverage needed to pay medical expenses.

In the unfortunate event that an insured person suffers a dismembered limb or passes away due to a covered accident, VitalGuard will pay the elected benefit amount based on the schedule of benefits.¹



ACCIDENTAL DEATH AND DISMEMBERMENT FEATURES

- Provides a benefit payout (percentage of the face amount) in the event of Accidental Dismemberment²
- Provides a benefit payout for a death resulting directly from a covered accidental injury
- Lump-sum benefit not restricted to medical expenses — use it for a wide variety of out-of-pocket costs

¹ The benefit payout for a death resulting directly from a covered accidental injury, independent of any other causes, is subject to the schedule of benefits (100% benefit to the insured; 50% benefit to a covered spouse; 25% benefit to any covered children) and the death must occur within 90 days of the covered accident. The claim must be submitted within 180 days of the covered accident. The benefit amount is paid to the listed beneficiary.

² The benefit amount for covered injuries will be a percentage (ranging from 25%-100%), depending on the specific injury.

Limitations and Exclusions

The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

- Intentionally self-inflicted Injury, suicide or any attempt thereof while sane or insane;
- Committing or attempting to commit a felony or civil insurrection or while involved in an illegal occupation;
- Acts of war, whether declared or not;
- Traveling by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline, unless specifically provided in the Certificate;
- Injuries covered by Worker's Compensation, Employer Liability Law, or Occupational Disease Act or Law;
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the loss occurs;
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Physician;
- While a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is to the extent it extends beyond 31 days;
- While flying in an ultra-light plane, hang gliding, parachuting or bungee jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
- While driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs);
- Injuries sustained where a Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license;
- Competing in motor sports races or competitions;
- Testing cars or trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Participating in a rodeo; or
- Illness or disease, regardless of how contracted; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except bacterial infection due to an accidental cut or wound, botulism or ptomaine poisoning.

- With respect to any period of time a Covered Person is traveling on an air conveyance, this coverage applies only with respect to Covered Injuries sustained by the person:
 - » While riding as a Passenger in or on (including getting in or out of, or on or off of);
 - » Any scheduled commercial airline;
 - » Any military air transport aircraft

Insurance benefit payments are subject to definitions, limitations, exclusions and other provisions within the Certificate(s). May not be available in all states. Review your entire policy packets for full benefit descriptions and definitions of your coverage. Applications issued between the 26th through the 9th will have a 15th effective date. Applications issued between the 10th through the 25th will have a 1st effective date. No benefits will be paid out if the insured is full-time in armed forces, eligible for Medicare (accident only), or receiving disability or worker's compensation benefits. For full details, limitations, exclusions, age limits, state availability, and definitions please refer to your benefit policy package or contact your Insurance Agent.



National General Holdings Corp. (NGHC) is a publicly traded company with approximately \$2.5 billion in annual revenue. The companies held by NGHC provide personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, homeowner and flood insurance, self-funded business products, life, supplemental health insurance products, Short Term Medical, and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.