

Accident Insurance

Michigan DECA 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 DECA activity, meeting or conference.

American Income Life Insurance Company, Policy Number: A MI40345

Table of Benefits	Maximum Benefits
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 entire sight of both eyes, or one hand and the entire sight of one eye, or one foot and the entire sight of one eye.	\$10,000.00
For losses within 100 days of accident which caused the loss of one arm, one hand, one leg or one foot.	\$5,000.00
For losses within 100 days of accident which causes the entire sight of 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' Compensation or Medicare
- Treatment by self, family members, or persons employed by the policyholder
- Participating in these snow sports: tubing, skiing, tobogganing, or sledding
- 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 DECA if you need to submit a claim.