

It's uncomfortable for us to think about an accident causing physical injury to our children. Unfortunately, accidents requiring medical attention sometimes occur despite all the safeguards in place.

When an accident requires medical attention National Security Insurance Company's School and Recreational Accident Insurance Plan is here to help. Our Plan is designed to supplement your existing health care coverage in the event of accidental injury. You decide how to use the benefits received under our Plan, whether it is to assist in meeting a deductible or a co-payment requirement, whatever the need.

The National Security School and Recreational Accident Plan can cover your child for only pennies a day. The cost is only \$14.00 to cover your child during the school day for the entire school year, including summer school. For a premium of \$42.00 the coverage can be extended to 24 hours a day through the school year and summer months; coverage ends at midnight the day before school starts for the next school year. The plan includes coverage for all school sponsored sports with the exception of junior high, jr. varsity and varsity football. (Coverage for football can be purchased for an additional \$55.00 premium. Contact us or your school's football coach for more information.)

Take a look at the benefits outlined in this brochure and enroll your child today using the attached enrollment form.

NOTE: This is a descriptive brochure of policy benefits, not a policy. All benefits and provisions of the master policy apply. A copy of the Master Policy is available for review at the office of the Policyholder.

SPECIFIC LOSS ACCIDENT BENEFITS

Death.....	\$10,000
Both Feet.....	\$10,000
Both Hands	\$10,000
One Hand and One Foot	\$ 4,000
Sight of One Eye and One Hand or Foot	\$ 4,000
Sight of Both Eyes	\$ 3,500
One Hand or One Foot	\$ 3,000
Sight of One Eye	\$ 1,500

Must result within 12 months of the accident. Only one of the amounts (the largest applicable thereto) named in the Specific Loss section of the policy will be paid for injuries resulting from one accident and shall be in lieu of any other amount payable for such accident. Loss in every case referred to above of hand or foot or feet, shall mean severance at or above the wrist, or wrists or ankle or ankles. Loss of sight of eye or eyes shall mean the total and irrecoverable loss of the entire sight thereof.

To receive any policy benefits:

- (a) Treatment must begin within 20 days of the accident;
- (b) Benefits will be paid only for expenses actually incurred within 12 months of the accident;
- (c) Benefits will not exceed the stated limits nor a maximum of \$25,000 during any twelve month period.

DENTAL EXPENSE

When injuries result in dental treatment to sound, natural, teeth, within 20 days from the date of the accident, we will pay up to \$200 for the treatment or restoration (not replacement) of each individual tooth for x-rays, jackets, crowns, inlays, and root canal therapy; not to exceed a maximum of \$2,000 for any one accident. Benefits are not payable for the purchase, repair, or replacement of any kind of fixture or appliance, nor for any expense incurred after 12 months immediately following the date of such accident.

PARTICIPANTS

National Security Insurance Company (hereafter referred to as "we," "our" or "us") agrees to pay benefits according to the provisions of this policy. This policy insures Full Time Students, Faculty, Support Personnel, Junior and Varsity Football, and participants in sports sponsored by city, business or private entities, who have completed applications and for whom premium has been paid to us.

YEAR ROUND 24-HOUR COVERAGE

In consideration of the extra premium, Year Round 24-Hour Coverage extends the coverage as follows: To 24 hours a day, year round, for each insured for whom the premium shown for "Year Round 24-Hour Coverage" has been paid as evidenced by the list of Insureds completed by the school and forwarded to the Company. Coverage for such an Insured shall end at midnight on the day before the first day of school the next succeeding school year, except as provided under Continuous Coverage. Travel, conditioning, practices or games of organized interscholastic football (Varsity, Jr. Varsity or Junior High) are not covered under the Year Round 24-Hour Coverage. Interscholastic Football Coverage is available for a premium of \$55.00.

LIMITATIONS AND EXCLUSIONS

Benefits are not payable for: (a) Any sickness, disease, infection (except bacterial infections due to accidental cut or wound) including but not limited to: a congenital condition, accidental ingestion of contaminated food, Osgood-Schlatter disease, osteochondritis, or hernia of any kind, regardless of cause; (b) Injuries sustained as a result of operating, riding in or upon, boarding or alighting from a two-, three-wheeled recreational motor vehicle, or snowmobile; (c) The use of drugs or narcotics, unless administered under the advice of a physician; or injury received while the insured is legally intoxicated; (d) Injuries received while participating in any riot or civil commotion; any form of fighting or brawling or felonious assault; or the insured being involved in an illegal activity; (e) Air travel or the use of any device or equipment for aerial navigation, except as a fare paying passenger on a regularly scheduled commercial airline; (f) Suicide or any attempt thereat or any self-inflicted injury while sane or insane; (g) Repair or replacement of dentures or orthodontic braces; (h) The play, practice or training of school sponsored interscholastic football for grades 7-12 unless the premium has been paid under the Interscholastic Football option; (i) Injuries for which benefits are paid under Worker's Compensation or Employer's Liability Law; (j) Injuries while participating in a rodeo; (k) Services rendered by member of the Insured's immediate family or for expenses which neither the Insured nor the school are required to pay.

Texas: All benefits paid on behalf of a child under the policy must be paid to the Texas Department of Human Services whenever: 1) the Texas Department of Human Services is paying benefits under the Human Resources Code, Chapter 31, or Chapter 32, i.e., financial and medical assistance service programs administered pursuant to the Human Resources Code. 2) National Security Insurance Company must receive at its home office, written notice affixed to the insurance claim when the claim is first submitted, and the notice must state that all benefits paid pursuant to this section must be paid directly to the Texas Department of Human Services.

To enroll your child - enclose premium, tear off on perforation and return to our company. Make check or money order payable to National Security Insurance Company. Your cancelled check or money order will serve as your receipt.

Plan Desired:

- School Day (includes all sports except football) \$14
- School Day + Interscholastic Football Coverage \$69
- Interscholastic Football Coverage \$55
- 24-Hour Year Round (includes all sports except football) \$42
- 24-Hour Year Round + Interscholastic Football Coverage \$97

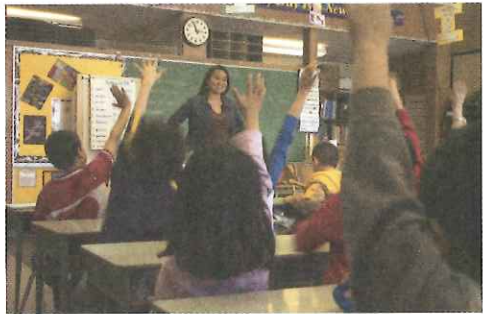
Name of Applicant (please print) _____

School _____ Grade _____

Age _____ Date of Birth _____ Month _____ Year _____ Phone _____ Please include Area Code _____

Address _____ City _____ State _____ ZIP _____

Your Name _____ Relation to Applicant: _____



National Security Insurance Company is an Alabama-based company founded in 1947. We are dedicated to providing prompt, personal, and professional claims service to our customers. We want to insure your world, and we realize the most important aspect of your world is your children or grandchildren. Throughout its 67 year history our Company has helped thousands of families during their time of need and we want to be able to do the same for your family.

In addition to our School, Football, and Recreational Accident Plan, we have a complete line of life, health, dwelling and mobile home insurance products designed to fully meet the coverage needs of your family. For more information about our comprehensive, easy to understand products, contact your local independent agent or contact us directly.



**National Security
Insurance Company**

P.O. Box 703

Elba, AL 36323-0703

800-239-2358

www.nationalsecuritygroup.com

School, Football, and Recreational Accident Insurance



Form No. A13-675

\$25,000 Per Accident Maximum Benefit

When injuries result in treatment by a physician, National Security will pay the following benefits, not to exceed the actual charges incurred, for a covered injury (subject to policy limitations):

- **Ambulatory Surgical Center** - \$500 maximum for all services/fees.
- **Hospital Inpatient Miscellaneous Expense** - \$500 maximum for all expenses other than room and board.
- **Hospital In Patient Expense** - Actual charge for room and board up to \$300 per day.
- **Intensive Care Unit** - \$500 per day for a maximum of 5 days.
- **Hospital Outpatient Expense** - Up to \$100 per accident; this benefit also includes miscellaneous medical supplies in a physician's office or clinic.
- **Non-surgical Physician visit** - (not payable in addition to surgery) Up to \$40 for the first visit and \$25 for each visit thereafter.
- **Physician Expense (surgical)** - \$90 per unit based on the 1994 Revision of the 1969 California Relative Value Study, up to a \$1,500 maximum.
- **Assistant Surgeon** - 25% of the surgical benefit allowed.
- **Anesthesiologist** - Up to 25% of the surgical benefit allowed.
- **Laboratory services** - performed at the physician's office - \$25 per accident.
- **Durable equipment** - \$150 per accident.
- **Eyeglass and hearing aids** - \$175 per accident provided treatment is received for a covered bodily injury.
- **Physiotherapy** - \$25 per day (12 days maximum).
- **Prescription drugs** - \$50 per accident.
- **MI/CT/EEG/EKG** - \$300 per accident.
- **X-Rays** - Up to a maximum of \$150 for each accident (outpatient or doctor's office).
- **Ambulance expense (land or air)** - \$300 for each accident.
- **Family Lodging** - \$100 per night (7 night maximum).
- **Travel Expense** - \$.50 per mile (\$100 maximum).
- **Home Tutoring** - \$30 per hour (\$500 maximum) Not available in Georgia.
- **Dental Expense** - \$200 per tooth (\$2,000 maximum per accident).

From _____

Zip No _____



PLACE
STAMP
HERE


 NATIONAL SECURITY INSURANCE COMPANY
 ATTN: SCHOOL FOOTBALL AND REC ACCIDENT INS
 PO BOX 703
 ELBA AL 36323-0703