

Plan for the unexpected

Medical costs following an accident can get expensive

Luckily, Accident Fixed-Benefit is available to help give you financial peace of mind when accidents occur. National General makes it easy for you to find the plan fitting your needs and budget.

Easy to obtain

It's easy to add Accident Fixed-Benefit coverage to any plan. This plan is guaranteed issue, with no health questions to answer.

Easy to understand

Set cash benefits for each covered injury and service. No need to worry about deductibles, coinsurance, copays or preauthorization.

Easy to use

You can use the cash benefits any way you need.

Easy to keep

The cost for Accident Fixed-Benefit coverage is designed to be affordable for you; and your plan will renew automatically each year up to age 70.

Get covered.
Contact me today:



National General Holdings Corp. (NGHC), headquartered in New York City, is a specialty personal lines insurance holding company. National General traces its roots to 1939, has a financial strength rating of A- (excellent) from A.M. Best, and provides personal and commercial automobile, homeowners, umbrella, recreational vehicle, motorcycle, lender-placed, supplemental health 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 National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These three companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company has been rated as A- (Excellent) by A.M. Best. National Health Insurance Company is financially responsible for its respective products.

This document provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the Insurance Policy. In the event there are discrepancies with the information in this document, the terms and conditions of the coverage documents will govern.

Go to ngah-nhic.com and download the Accident Fixed-Benefit brochure.

THIS PLAN PROVIDES LIMITED BENEFITS.

Plan availability varies by state. In some states this plan is only available through the L.I.F.E. Association. Membership fees apply.

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Accident Fixed-Benefit

A plan providing cash benefits to help pay for unexpected out-of-pocket costs



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

Accident Fixed-Benefit

You get a set cash benefit for each covered injury or service; multiple benefits that really add up.


Accident Fixed-Benefit pays:

- Immediately, there's no waiting period
- Over and above any benefits you receive from any other plan
- No matter what doctor or hospital you choose
- No matter how many accidents you have. With no overall annual or lifetime limits

Covered Treatment & Services*	Benefit Amount
<i>Injury - must occur within 30-days of the covered accident</i>	
Concussion	\$100
Fractures and dislocations ¹	\$500 - \$2,500
Ambulance: ²	
Ground	\$200 per trip per Covered Accident ³
Air	\$3,000 per trip per Covered Accident ⁴
Maximum Benefit Amount	\$10,000 per covered accident

Covered Treatment & Services*	Benefit Amount
Hospital Room and Board	\$750 per day, subject to a 30 day maximum
In-Patient Hospital Services	\$750 per day, subject to a 15 day maximum
Outpatient Surgical Expenses	\$250 per visit, subject to a five visit maximum
Medical Equipment Rental, Services and Supplies, Artificial Instruments, and Rehabilitative Braces and Application	\$100
Rehabilitation ⁵	\$150
Maximum Benefit Amount	\$15,000 per covered accident



Covered Treatment & Services	Benefit Amount
Emergency Room Benefit Amount	\$250 per day, per Covered Accident
Maximum Benefit Period	One day
	
Accidental Death and Dismemberment Benefits Percentage of \$50,000 benefit paid, based on injury	

* This is not a full list of benefits. For a complete list, please see the Accident Fixed-Benefit brochure.

1 Fracture and dislocation benefits vary for NH, please refer to state specific Schedule of Benefits for exact amounts.

2 In CT, the Ambulance benefit will be paid based on the CT Department of Public Health's determined rate.

3 Subject to a two trip maximum.

4 Subject to a one trip maximum.

5 Benefit amounts vary in NJ and TN, please refer to state specific Schedule of Benefits for exact amounts.