

State Specific Information

Accident Insurance

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

This applies to individual policy Form No. IH2203. This information is for agent use only. It is not for use with consumers.

The following chart represents some of those key differences:

State Specific Information for Accident Insurance Policy and Riders	
Alabama	<ul style="list-style-type: none"> For the Accidental Death Rider, death must occur and be certified by a physician within 90 days of the covered accident.
Alaska	<ul style="list-style-type: none"> Policy's Companion Lodging benefit pays for a companion's lodging if accompanying any insured person confined to a hospital more than 50 miles away from the insured person's residence for treatment of an injury.
Arizona	<ul style="list-style-type: none"> Automatic coverage for an insured child begins at birth.
Arkansas	<ul style="list-style-type: none"> For the Accidental Death Rider, benefits will be paid if the use of extraordinary life support systems delays the accidental death for more than 180 days.
Colorado	<ul style="list-style-type: none"> Policy and riders have state-specific rates.
Connecticut	<ul style="list-style-type: none"> Policy's Coma benefit has no waiting period. Policy's Paralysis benefit has no waiting period.
Florida	<ul style="list-style-type: none"> Automatic coverage for an insured child begins at birth.
Illinois	<ul style="list-style-type: none"> Definition of insured children includes foster children. Accident-Only Disability Income Rider not available.
Indiana	<ul style="list-style-type: none"> Automatic coverage for an insured child begins at birth. Definition of insured children includes children who are younger than age 26 and any children under legal guardianship of the primary insured person. Treatment for Emergency Dental or Emergency Dental Office Visit must be received within 180 days. Treatment for a Fracture must be received within 180 days.
Kansas	<ul style="list-style-type: none"> Policy and riders have state-specific rates. Automatic coverage for an insured child begins at birth. Definition of physician includes optometrists, dentists, podiatrists, duly certified psychologists, osteopaths, chiropractors, or licensed special clinical social workers. Policy's Eye Injury Office Visit benefit is not available; however, the Initial Accident Treatment benefit, requiring treatment from a physician/optometrist will be paid. Policy's Emergency Dental Office Visit benefit is not available; however, the Initial Accident Treatment, requiring treatment from a physician/dentist will be paid. Policy's Chiropractor and Acupuncture benefit is not available; however, other benefits,

State Specific Information for Accident Insurance Policy and Riders	
	requiring diagnosis by or treatment from a physician/chiropractor will be paid.
Louisiana	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Definition of physician includes chiropractors. • Policy's Chiropractor and Acupuncture benefit is not available; however, other benefits, requiring diagnosis by or treatment from a physician/chiropractor will be paid.
Maryland	<ul style="list-style-type: none"> • Policy includes a Second Opinion benefit paid for evaluation of hospitalization when required by a utilization review program.
Michigan	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth. • Preventive Care Rider not available.
Minnesota	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Definition of insured children includes any financially dependent grandchild, children under age 25 and unmarried on the date of the application or when first eligible, and any children under legal guardianship of the primary insured person.
Missouri	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth.
New Jersey	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth. If the policy does not include insured child coverage, then automatic coverage is provided to a newborn child or adopted child for 60 days from birth or adoption. • Preventive Care Rider not available.
North Carolina	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth. • Definition of insured children includes foster children.
Oklahoma	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Automatic coverage for an insured child begins at birth. • Definition of physician includes chiropractors. • Policy's Chiropractor and Acupuncture benefit is not available; however, other benefits, requiring diagnosis by or treatment from a physician/chiropractor will be paid.
Oregon	<ul style="list-style-type: none"> • For the Accidental Death Rider, death must be certified by a physician within 181 days.
Pennsylvania	<ul style="list-style-type: none"> • Off-the-Job coverage option not available. • Automatic coverage for an insured child begins at birth. • Policy's Residence or Vehicle Modification not available. • Policy's Family Care benefit not available. • Policy's Pet Care benefit not available. • For the Accidental Death Rider, death must be certified by a physician at any time.
Rhode Island	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth.
South Carolina	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
South Dakota	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Automatic coverage for an insured child begins at birth. • Definition of confinement means the assignment to a bed as a resident inpatient as prescribed by a physician in a hospital but does not require a stay of at least 20 continuous hours. • Allows for treatment from a healthcare provider who is immediate family if they are the only available in the area.

State Specific Information for Accident Insurance Policy and Riders	
	<ul style="list-style-type: none"> • Policy's Emergency Dental benefits not limited to natural teeth.
Tennessee	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Definition of physician includes chiropractors. • Policy's Chiropractor and Acupuncture benefit is not available; however, other benefits, requiring diagnosis by or treatment from a physician/chiropractor will be paid.
Texas	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth. • Definition of insured children includes dependent grandchildren, as claimed for federal tax forms. • Allows for treatment from a healthcare provider who is immediate family or business associate. • Allows for treatment outside of the United States and from healthcare providers licensed outside of the United States.
Utah	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Automatic coverage for an insured child begins at birth.
Vermont	<ul style="list-style-type: none"> • Policy's Poisoning benefit is not available. • All policy services must be received within 365 days of the accident. • For the Accidental Death Rider, death must be certified by a physician within 365 days of the covered accident while the rider is in force.
Washington	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Automatic coverage for an insured child begins at birth. If the policy does not include insured child coverage, then automatic coverage is provided to a newborn child or adopted child for 60 days from birth or adoption. • Definition of insured children includes children younger than age 26 on the date of application. • All policy services must be received within 365 days of the accident. • Policy's Poisoning benefit covers treatment provided by a physician for an adverse reaction from ingesting or being exposed to alcohol or illegal narcotics. • Policy's Coma benefit will be paid for a coma that is medically induced or the result of drug or alcohol use. • For the Accidental Death Rider, death must be certified by a physician within 365 days of the covered accident while the rider is in force. • For the Accident-Only Disability Income Rider, disability must begin within 365 days of the injury causing the total disability. • Preventive Care Rider marketed as Health Screening Rider.
Wyoming	<ul style="list-style-type: none"> • Automatic coverage for an insured child begins at birth.