

# Accident insurance benefit schedule

Principal® accident insurance has a simplified design that's unlike many other accident coverages. It pays an up-front, lump-sum benefit based on covered injuries received. Specifically, it covers the injuries listed below at the benefit levels indicated.

Injury	Benefit	
<b>Burn (150% if skin graft)</b>		
2 <sup>nd</sup> degree up to 25% of body	\$500	
2 <sup>nd</sup> degree over 25% of body	\$1,500	
3 <sup>rd</sup> degree up to 25% of body	\$2,500	
3 <sup>rd</sup> degree over 25% of body	\$5,000	
<b>Coma</b>	\$15,000	
<b>Concussion</b>	\$500	
<b>Dental Injury</b>	\$500	
<b>Dislocation (25% if partial or corrected without anesthesia)</b>	<b>Open Reduction (surgical)</b>	<b>Closed Reduction (non-surgical)</b>
Ankle	\$3,000	\$1,500
Collarbone	\$3,000	\$1,500
Elbow	\$3,000	\$1,500
Foot (excluding toes)	\$3,000	\$1,500
Hand (excluding fingers)	\$3,000	\$1,500
Hip	\$7,500	\$3,750
Knee	\$5,000	\$2,500
Lower jaw	\$3,000	\$1,500
Shoulder	\$3,000	\$1,500
Wrist	\$3,000	\$1,500
<b>Eye Injury with Surgical Repair</b>	\$500	
<b>Fracture (25% if chip)</b>	<b>Open Reduction (surgical)</b>	<b>Closed Reduction (non-surgical)</b>
Ankle	\$3,000	\$1,500
Arm	\$3,000	\$1,500
Collarbone	\$3,000	\$1,500
Elbow	\$3,000	\$1,500
Facial bones	\$3,000	\$1,500
Foot (excluding toes)	\$3,000	\$1,500
Hand (excluding fingers)	\$3,000	\$1,500
Hip	\$10,000	\$5,000
Jaw	\$3,000	\$1,500
Kneecap	\$3,000	\$1,500
Lower leg (fibula, tibia)	\$5,000	\$2,500
Pelvis	\$5,000	\$2,500
Rib	\$1,000	\$500
Shoulder blade	\$3,000	\$1,500
Skull (depressed)	\$10,000	\$5,000
Skull (non-depressed)	\$5,000	\$2,500
Sternum	\$2,000	\$1,000
Tailbone (coccyx)	\$1,000	\$500
Thigh (femur)	\$10,000	\$5,000
Vertebrae	\$5,000	\$2,500
Vertebral processes	\$2,000	\$1,000
Wrist	\$3,000	\$1,500
<b>Injuries Not Specifically Listed (200% if surgically repaired)</b>	\$100	
<b>Internal Injury (200% if surgically repaired)</b>	\$1,500	
<b>Knee Cartilage Injury with Surgical Repair</b>	\$1,500	

<b>Ruptured Disc with Surgical Repair</b>	\$1,500
<b>Tendon/Ligament/Rotator Cuff Injury with Surgical Repair</b>	\$1,500

## Organized Youth Sports % of Injury Benefit

Organized Youth Sports	25% up to \$1,000
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## Accidental Death & Dismemberment (AD&D) AD&D Benefit

Employee	\$25,000
Spouse	\$12,500
Children	\$6,250

## AD&D Benefit % of AD&D Benefit

Loss of life	100%
One hand severed at or above the wrist or one foot severed at or above the ankle	50%
Both hands severed at or above the wrist or both feet severed at or above the ankle or one hand and one foot	100%
Thumb and index finger on the same hand severed through or above the metacarpophalangeal joints	25%
Common Carrier Benefit	An additional 200%
Seat Belt/Airbag Benefit	An additional 25%
Repatriation Benefit	Up to 10%

## Loss of Use or Paralysis Benefit % of AD&D Benefit

Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
One hand and one foot, or both hands or both feet	50%
One arm or one leg	25%
One hand or one foot	25%

## Loss of Sight, Speech, and/or Hearing Benefit % of AD&D Benefit

Speech and hearing in both ears	100%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Sight in both eyes	100%
Sight in one eye	50%

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits accident insurance provides, but there are limitations and exclusions. Coverage must be purchased with another Principal group product. Some provisions vary by state. Some provisions aren't available in all states. For additional details, contact your Principal representative. This flyer is not approved for use in Arizona or New Mexico. Oregon Policy #GC 8000 (ACC) (0915) OR.

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