



AP1, AP2 & AP3 INDIVIDUAL ACCIDENT POLICY WITH OPTIONAL RIDERS CLAIM FORM

If you have any questions regarding benefits available, or how to file your claim, or if you would like to appeal any determination, please contact our Customer Care Center at 1-800-348-4489, 8:00 A.M. to 8:00 P.M. Eastern Standard Time or visit our website at www.allstatebenefits.com

The furnishing of this form, or its acceptance by the Company as proof, must not be construed as an admission of any liability on the part of the Company, nor a waiver of any of the conditions of the insurance contract.

Mail or Fax Your Claim to: American Heritage Life Insurance Company
1776 American Heritage Life Drive, Jacksonville, FL 32224
Fax: 1-866-424-8482

If you would like to have claim benefits automatically deposited into your bank account, please complete and send our ACH form (ABJ16661). This form can be found on our website at www.allstatebenefits.com or www.allstatebenefits.com/mybenefits.

POLICYHOLDER / CLAIMANT INFORMATION

POLICY NUMBER(s): _____

POLICYHOLDER: First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Date of Birth: _____ Age: _____ Male Female

Mailing Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____ **Check here if address is new**

Phone #: _____ E-mail: _____

Employer: _____ Occupation: _____ Salary: \$ _____ Annually Monthly

Job Responsibilities: _____

Were premiums for this policy paid with pre-tax dollars? Yes No (If yes, FICA withholding will be deducted from the disability claim payment.)

CLAIMANT: (if different) First Name: _____ MI: _____ Last Name: _____

Social Security Number: _____ Date of Birth: _____ Age: _____ Male Female

Relation to Insured: Self Spouse Child Other _____

ACCIDENT CLAIM DETAILS: Please Provide the Following Accident Claim Details.

What is your Diagnosis/Condition? _____

When did you first notice symptoms of your condition? _____ Is your condition work related? Yes No

Have you ever had the same or similar condition? Yes No If yes, when: _____

Other conditions affecting your health: _____

Is your condition due to an accidental injury? Yes No Accident Date: _____ Time: _____ AM or PM

What was the accident or event that caused your injury? _____

What was the injury caused by your accident? _____

Where did your accidental injury happen? _____

Tell us exactly how your accidental injury happened: _____

Was a police report filed? Yes No For Motor Vehicle Accidents, you were the: Driver Passenger

When was your first physician visit for this accidental injury? _____ Most Recent Visit: _____ Next Visit: _____

Were you hospitalized due to this accidental injury? Yes No Admission Date: _____ Discharge Date: _____

Did you miss work due to this accidental injury? Yes No What was the first date you were unable to work? _____

Describe why you are/were unable to work: _____

What job duties are/were you unable to perform? _____

Have you returned to work? Yes No Part time/Partial duties: ____ / ____ / ____ Full time/Full duties: ____ / ____ / ____

** If you have a disability rider, please complete the disability claim form.

Remember it is a crime to fill out this form with facts you know are false or to leave out facts you know are relevant and important. Please check to be sure all information is correct before signing. Please refer to the fraud notice specific to your state.

CLAIMANT'S NAME: _____ Date of Birth: _____
 POLICY NUMBER(S): _____

INSTRUCTIONS FOR REQUESTING AVAILABLE BENEFITS:

- The following are benefits available under the **Individual Accident Policy (AP1, AP2 & AP3) and the Optional Riders.**
- Please select the **Benefits** you believe may be due based upon the **Covered Person's Accidental Injury** and attach the **Required Documentation.**
- The required documentation needs to include the **Patient's Name, Diagnosis and Dates of Service.**
- If you are asked to provide a **bill** as required documentation, please ask your provider for: **UB04, HCFA 1500, or an itemized bill.**
- We also require you to sign and submit the Authorization to Release Information to AHL form ABJ21476.
- You will be notified if additional information is needed.

Benefits may vary by product and/or state. In addition, you may not have purchased the Rider(s) available. Please refer to your policy and rider(s) for specific benefits available under your coverage.

NEW CLAIM or **CONTINUED CLAIM**

AP1, AP2 & AP3 BASE INDIVIDUAL ACCIDENT BENEFITS

<input type="checkbox"/> Medical Expenses	Provide the bill(s) showing medical expenses (charges incurred) as outlined in the policy.
<input type="checkbox"/> Ambulance	Provide a bill or medical records documenting an ambulance transfer. <input type="checkbox"/> Air or <input type="checkbox"/> Ground
<input type="checkbox"/> Hospital Confinement	Provide the inpatient hospital bill or medical records showing inpatient hospitalization (room and board charges).
<input type="checkbox"/> Fracture	Provide the radiology report or medical record showing a fracture.
<input type="checkbox"/> Dislocation	Provide the radiology report or medical record showing a dislocation.
<input type="checkbox"/> Dismemberment	Provide the operative report or medical record showing dismemberment as outlined in the policy.
<input type="checkbox"/> Accident Disability Income	Complete the disability claim form to request accident disability benefits.
<input type="checkbox"/> Accidental Death	Complete AD&D Claim form located on www.allstatebenefits.com or call 1-800-348-4489.

(Optional Rider AP2BER/AP3BER) ACCIDENT BENEFIT ENHANCEMENT RIDER BENEFITS

<input type="checkbox"/> Accident Follow Up Treatment	Provide the bill or medical records for follow up treatment with the physician as outlined in the rider.
<input type="checkbox"/> Physical Therapy	Provide the bill or medical records showing physical therapy provided by a licensed physical therapist as outlined in the rider.
<input type="checkbox"/> Initial Hospitalization	Provide the inpatient hospital bill including room and board care charges.
<input type="checkbox"/> Hospital ICU	Provide the inpatient hospital bill including intensive care room and board charges.
<input type="checkbox"/> Laceration	Provide a bill or medical record showing a laceration.
<input type="checkbox"/> Appliance	Provide a bill or medical record showing a prescription for an appliance as outlined in the rider.
<input type="checkbox"/> Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Provide the operative report showing a tendon, ligament, rotator cuff, or knee cartilage surgery as outlined in the rider.
<input type="checkbox"/> Ruptured Disc Surgery	Provide the operative report showing the surgical repair of a ruptured disc as outlined in the rider.
<input type="checkbox"/> Open Abdominal or Thoracic Surgery	Provide the operative report showing open abdominal or thoracic surgery as outlined in the rider.
<input type="checkbox"/> Eye Surgery	Provide the operative report or medical record showing eye surgery as outlined in the rider.
<input type="checkbox"/> Brain Injury Diagnosis	Provide the CT, MRI, EEG, PET or x-ray report showing a brain injury as outlined in the rider.
<input type="checkbox"/> Blood and Plasma	Provide the bill for blood or plasma as outlined in the rider.
<input type="checkbox"/> Prosthesis	Provide a bill for a covered prosthesis as outlined in the rider.
<input type="checkbox"/> Paralysis	Provide medical records documenting paralysis as outlined in the rider.
<input type="checkbox"/> Coma with Respiratory Assistance	Provide medical records documenting a coma with respiratory assistance as outlined in the rider.
<input type="checkbox"/> Burn	Provide the bill or medical records documenting a burn as outlined in the rider.
<input type="checkbox"/> Skin Graft	Provide the bill or an operative report documenting skin grafting as outlined in the rider.
<input type="checkbox"/> Non-Local Transportation	Provide documentation of non-local transportation as outlined in the rider.
<input type="checkbox"/> Family Member Lodging	Provide bills for family member lodging as outlined in the rider.

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CLAIMANT'S NAME: _____ Date of Birth: _____
 POLICY NUMBER(S): _____

(Optional Rider AP2EXT/AP3EXT) ACCIDENT EXTENDED BENEFIT RIDER

<input type="checkbox"/> Extended Hospital Confinement	Provide the inpatient hospital bill or medical records showing inpatient hospitalization (room and board charges).
<input type="checkbox"/> Extended Accident Disability Income	Complete the disability claim form to request extended accident disability benefits.

(Optional Rider APOPTR1) OUTPATIENT PHYSICIAN'S TREATMENT RIDER BENEFITS

<input type="checkbox"/> Outpatient Physician's Treatment Benefit	Provide a bill or documentation of treatment provided by a physician, outside of the hospital. Reason for the physician treatment/examination: <input type="checkbox"/> Accident <input type="checkbox"/> Illness <input type="checkbox"/> Well/Preventative Exam
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(Optional Rider APHCR1) SICKNESS HOSPITAL CONFINEMENT RIDER BENEFITS

<input type="checkbox"/> Sickness Hospital Income	Provide the inpatient hospital bill or medical records showing inpatient hospitalization (room and board charges).
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(Optional Rider APDIRC/APDIRS) SICKNESS DISABILITY INCOME RIDER BENEFITS

<input type="checkbox"/> Sickness Disability Income	Complete the disability claim form to request sickness disability benefits.
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PROVIDERS: Please list all Providers you have seen in the past 2 years including the providers treating you for this Condition.

1. _____ Attending Physician's Name	_____ Address	_____ Phone #
_____ Specialty	_____ Dates Consulted	_____ Reasons for Visit/Condition
2. _____ Primary Care Physician's Name	_____ Address	_____ Phone #
_____ Specialty	_____ Dates Consulted	_____ Reasons for Visit/Condition
3. _____ Other Physician/Specialist Name	_____ Address	_____ Phone #
_____ Specialty	_____ Dates Consulted	_____ Reasons for Visit/Condition
4. _____ Hospital Name	_____ Address	_____ Phone #
_____ Dates Hospitalized	_____ Reason for Hospitalization/Condition	

CERTIFICATION: Please read and sign below

I acknowledge the receipt of the Department of Insurance Claim Fraud Statements provided with this claim packet. I have read the notices and I am aware that it is a crime to fill out this form with facts I know are false or to leave out facts I know are relevant and important. I certify that the answers given on this claim form are true, complete, and correctly recorded. **Please also remember to sign and date the attached authorization required to process your claim.**
 Signature: _____ Print Name: _____ Date: _____

ASSIGNMENT OF BENEFITS (Not applicable in New Hampshire)

I request that American Heritage Life Insurance Company send benefits to someone other than me. Please send available benefits to the name and address shown below.*

_____ Name	_____ Address		
_____ Provider's Tax Identification Number:	_____ City	_____ State	_____ Zip
_____ Relationship	_____ Signature of Policy Owner	_____ Date	

*** Please be advised that if you are covered by MEDICAID, we may be required to Assign Benefits (except disability) to the provider of service in accordance with State and Federal Regulations.**

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FRAUD WARNINGS BY STATE

NOTICE IN ALABAMA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

NOTICE IN ALASKA, KENTUCKY, LOUISIANA, MAINE, NEW JERSEY AND NEW MEXICO: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

NOTICE IN ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

NOTICE IN ARKANSAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE IN CALIFORNIA: For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE IN COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

NOTICE IN DELAWARE, IDAHO, INDIANA, MINNESOTA, AND OKLAHOMA: Any person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information is guilty of a felony.

NOTICE IN DISTRICT OF COLUMBIA: FRAUD NOTICE: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

NOTICE IN FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

NOTICE IN MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NOTICE IN NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638.20.

NOTICE IN NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

NOTICE IN OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

NOTICE IN OREGON: Any person who makes intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

NOTICE IN PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

NOTICE IN PUERTO RICO: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousands dollars (\$5,000), not to exceed ten thousands dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

NOTICE IN TENNESSEE AND WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

NOTICE IN TEXAS: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NOTICE IN WEST VIRGINIA AND RHODE ISLAND: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



AMERICAN HERITAGE LIFE INSURANCE COMPANY

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224-6687

AUTHORIZATION TO RELEASE INFORMATION TO AHL

I hereby authorize any physician, health care professional, hospital, clinic, laboratory, pharmacy, medical facility, health care provider, Pharmacy Benefit Manager, insurance company, the Medical Information Bureau (MIB) or other organization, institution or person that has any health related records or knowledge of me or minor dependents to disclose the entire medical record (excluding psychotherapy notes and in MAINE and VERMONT HIV related test results) to American Heritage Life Insurance Company (AHL), its duly authorized representatives, its subsidiaries or its reinsurers. This authorization extends to any minor dependent on whom insurance is requested or claim for benefits is being made.

The information to be obtained shall include insurance claim history from any Prescription Drug Database, pharmacy benefit manager, ambulance, insurance company, medical transport service, or the MIB. Also, I authorize any entity, person, or organization that has these records about me, including but not limited to my employer, employer representative and compensation sources, insurance company, financial institution or governmental entities, including departments of public safety and motor vehicle departments, to give any information or record it has about me, my employment, employment history or income to AHL.

I understand that this information will be used to evaluate and administer my claim for benefits or to evaluate my eligibility for insurance. I understand that there is a possibility of redisclosure of any information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by certain federal regulations governing privacy and confidentiality, though it may still be protected by state privacy laws or other applicable privacy laws. I also authorize AHL or its reinsurers to make a brief report of my health information to MIB.

This authorization shall remain in force for 24 months following the date of my signature below or termination of my coverage, whichever occurs first. A copy of this authorization is as valid as the original. I or my legal representative may request a copy of this authorization. I understand that I may revoke this authorization at any time by sending a written notification to: **Attn: Privacy Officer, American Heritage Life Insurance Company, 1776 American Heritage Life Drive, Jacksonville, FL 32224.**

I understand that a revocation of this authorization is not effective if AHL has relied on the protected health information or has a legal right to contest a claim under an insurance policy or to contest the policy itself. The revocation will not apply to any information AHL requests or discloses prior to AHL receiving my revocation request. If I choose not to sign this authorization or if I later revoke it, I understand that AHL may not be able to process my application for coverage, or if coverage has been issued, AHL may not be able to administer my claim for benefits and this may result in a denial of my claim for benefits or request for services.

Claimant/Applicant's Signature

Date Signed (mm/dd/yyyy)

Claimant/Applicant's Printed Name

Social Security Number

If signed by the legal representative, please describe the authority under which the representative is authorized to act and enclose any related documentation granting authority.

Signature of Legal Representative

Relationship

Print Name of Legal Representative

Date Signed (mm/dd/yyyy)