

Choose the plan that's right for YOU

XSI offers TWO accidental death and dismemberment plans through top rated carriers to help ensure that your family- and the wealth you've created- is protected. Premiums are based on the benefit level you select.

ACCIDENT BENEFITS:	LEVEL 1	LEVEL 2
Accidental death	\$50,000	\$75,000
Common carrier death	\$100,000	\$150,000
Motorized vehicle or pedestrian death	\$75,000	\$125,000
Dismemberment	\$25,000	\$40,000
Fractures	\$2,400	\$3,200
Dislocations	\$2,200	\$3,000
Lacerations	\$300	\$400
Injuries requiring surgery	\$900	\$1,200
Burns	\$900	\$1,200
Paralysis	\$6,250	\$12,500
Inpatient hospital confinement <i>(Admitted to a hospital for 24 hours or more within 30 days of the accident, up to 365 days per covered accident)</i>	\$300 per day	\$500 per day
Intensive care unit (ICU) <i>(Up to 15 days per covered accident)</i>	\$600 per day	\$1000 per day
Ambulance benefit		
Ground:	\$150	\$250
Air:	\$1,000	\$1,500
<i>(One time per covered accident, within 72 hours after covered accident)</i>		
Emergency room services <i>(Once per 24-hour period, within 72 hours after covered accident)</i>	\$300	\$500
Transportation <i>(More than 100 miles from site of accident or insured's residence three trips per calendar year, per insured)</i>	\$400	\$600
Family lodging <i>(One hotel room for an immediate family member for up to 30 days if insured is confined more than 100 miles from residence)</i>	\$100 per day	\$125 per day
Physician's office visits, including chiropractor <i>(Includes two visits per covered accident, per insured)</i>	\$30 per visit	\$50 per visit
Physical therapy <i>(Eight visits per covered accident, per insured)</i>	\$30 per visit	\$50 per visit
Medical imaging- CT, MRI, and EEG exams <i>(one time per covered accident, per insured)</i>	\$150	\$200
Medical Appliances- wheelchair, walker, crutches, leg or back brace <i>(one time per covered accident, per insured)</i>	\$100	\$125
Prostheses <i>(Must be obtained within three years of covered accident, max benefit per covered accident, per insured)</i>	\$500	\$750
Blood and plasma <i>(One time per covered accident regardless of number of units received)</i>	\$100	\$200

NOTE: Other terms and conditions apply. See policy for details.