American Income Life 4-H & Cooperative Extension

4-H, a program focused on developing youth to their full potential, participates in many activities that both enrich the minds of the youth and help the community. American Income Life's Special Risk Division can provide insurance coverage for many 4-H activities, including camping, conferences, county fairs, and special events. AIL’s Special Risk Division is proud to support 4-H with specialized insurance plans at an affordable price. The Special Activities Coverage for Accident or Illness comes in custom plans with varying amounts of coverage.

Insurance coverage begins for as little as 20 cents per day, per person. This insurance coverage also extends to all members who are with the group, and is accepted by local medical providers. This coverage is a low cost service and easy to administrate. No names are required, just numbers and dates. It also helps promote a trusting relationship between the organization and the parents. Anyone would appreciate avoiding out-of-pocket medical expenses, which can easily exceed the cost of participating in a camp or program. Not leaving families with large medical bills could potentially avoid a nuisance lawsuit. American Income Life's Special Risk Division gives prompt payment of claims because of a commitment to health and safety.

Plan Highlights
- Coverage starts for as little as 20 cents per person, per day
- Primary, no-deductible coverage is extendable to all members with the group
- Includes incurred medical and surgical treatment, X-rays, hospital confinement, and ambulance expense up to the maximum amount
- Covers loss of limbs up to a set amount
- Covers dental services incurred within 52 weeks of the accident
- Covers medical and hospital expense (up to the maximum amount) for approved illness while this policy is in force
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident
American Income Life 4-H annual $1 coverage

The Annual Group Accident Policy is an accident policy for all of your group’s events. Best of all, you can apply for a year of coverage with a single form. This policy can be renewed annually and is only $1 per year, per regular member and $2 for horse members! The Annual Group Accident Policy covers individual 4-H clubs, or country wide 4-H programs.

Plan Highlights
- Coverage as low as $1 per person, per year
- Includes incurred medical and surgical treatment, X-rays, hospital confinement, and ambulance expense up to the maximum amount
- Covers dental services incurred within 52 weeks of the accident
- Provides a benefit if death occurs as a result of an accident within 100 days of the accident
- Covers loss of limbs up to a set amount
- Optional volunteer leader coverage available.

Examples of Claims

The following examples are actual claims which have been paid by American Income Life’s Special Risk Division.

A 4-H member participating in a county fair was fatally injured while riding on a tram. He fell from the tram under the wheels and was treated by emergency medical personnel at the fairgrounds. After being transported to a local hospital, he died. The American Income Life Special Risk Division paid a loss of life benefit to the family as well as the ambulance charges and emergency room fees.

A 13-year-old 4-H member was watering his calf while at the local 4-H fairgrounds when the animal knocked him against a concrete barrier. He required treatment in the emergency room for a broken wrist. AIL paid the policy maximum for medical expenses related to the injury.

A group of 4-H horse club members were practicing in the arena after a county show. One rider lost his footing and fell off. The 14-year-old was in extreme pain, so he was transported to the hospital by ambulance. X-rays found he had suffered a broken collarbone. Maximum benefits were paid under the 4-H club policy, which paid for the ambulance charge and contributed to the emergency room, hospital, and physician charges.