

THIS POLICY PROVIDES LIMITED ACCIDENT INSURANCE ONLY. The policy does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

IMPORTANT NOTICE
THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS OR FOR LEGAL LIABILITY.

WARNING
(NY) The insurance offered in this brochure is: (1) not a deposit; (2) not insured by the federal deposit insurance corporation; and (3) not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.

A.M. BEST'S RATING FOR NATIONWIDE LIFE IS A+ (SUPERIOR). A.M. Best Co. has been a leading independent source of insurer financial ratings since 1899.

NOTE TO AGENT: Mail completed application, Premium Report and premium payment to:
Special Risks Health
Nationwide Insurance
P.O. Box 2399
Columbus, OH 43216-2399

CONTACT US:
Local: 1-614-854-2196
Toll Free: 1-800-525-8669 (option 5)
Fax: 1-614-854-3753
E-Mail: SpecRisks@Nationwide.com
Website: www.GrouProtector.com

SPL-7056-J (730-733)

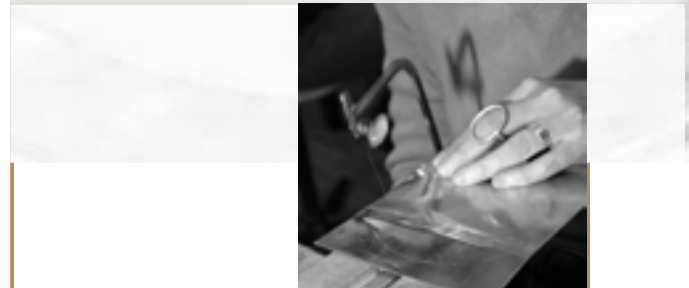
NATIONWIDE LIFE INSURANCE COMPANY
Home Office: Columbus, Ohio



Church

Civic

Community Sponsored Programs
(which must include arts and crafts)



Recreation Programs Accident Insurance

All cases are subject to the acceptance of the risk. Cases producing over \$15,000 of premium are also subject to our review of prior claims experience.



HERE ARE THE BENEFITS

DEATH BENEFIT - If, as a result of injury, an insured dies within one year from the date of the accident causing the injury, we will pay the death benefit less any specific loss benefit paid because of the same accident. The one year limit does not apply in a PA or WV contract.

SPECIFIC LOSS BENEFIT - If, as a result of injury, an insured suffers a specific loss within one year from the date of the accident causing the injury, we will pay:

75% of the face amount for loss of:

Each Arm
Each Leg

50% of the face amount for loss of:

Each Hand or Foot
Sight of Each Eye
Speech

25% of the face amount for loss of:

Hearing of Each Ear
Thumb and Index Finger of the Same Hand

The total payment for all of the specific losses of an insured because of any one accident will not be more than the face amount. No specific loss benefit will be paid if the death benefit applies. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies.

MEDICAL EXPENSE BENEFIT - If, as a result of injury, an insured incurs covered expenses starting within 90 days from the date of the accident causing the injury, we will pay, less the deductible (if any) shown in the application and not to exceed the overall maximum benefit amount, all covered expenses incurred within 3 years from such date.

Covered expenses means the reasonable and customary charges for local ("local" not applicable in a CT contract) professional ambulance service to or from a hospital and/or surgical center as well as the following reasonable and customary charges for treatment, services and supplies provided or prescribed by a doctor: (1) hospital or surgical center care; (2) medical treatment; (3) nursing care provided by a licensed nurse; (4) X-rays and lab exams; (5) prescription drugs and therapeutic services and supplies; (6) dental treatment as a result of injury to sound, natural teeth (natural teeth in SC); and (7) the following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement: (a) physical, occupational, respiratory and speech therapy, (b) the services of a home health aide and (c) medical supplies.

If excess medical has been elected, we will not pay benefits for, nor can this plan's deductible (if any) be satisfied by, covered expenses to the extent that they are collectible under certain other policies and/or health plans as stated in the policy.

(Coverage is provided under policy form No. GR-9051-2. Certain provisions of the policy are summarized in this brochure. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.)

THE RENEWAL AND TERMINATION CONDITIONS

The policy may be renewed with our consent for future terms of one year each by payment of the premium due at the rates in effect at the time of renewal. We may terminate the policy (subject to certain conditions in WV) at **12:01 A.M.** on any renewal date by giving the plan sponsor 31 days (60 days in LA, NV and WI) prior written notice.

An insured's coverage will end on the first of these to occur:

- When he or she is no longer an eligible person
- The date to which premium has been paid
- The termination date of the policy

Nationwide's GrouProtector Accident Insurance for Participants of Recreation Programs

WHAT IS IT?

Nationwide's GrouProtector Insurance is a highly practical insurance plan that provides greater peace-of-mind to individuals and groups engaged in a wide variety of church, civic and community sponsored recreation activities. It gives all eligible persons the security they need and deserve.

Individual names are not required as *100% of all eligible persons must be insured*. Each person is protected — as well as the group itself — because all eligible persons are automatically covered.

Voluntary enrollment plans are not available.

IS THERE A CHOICE OF BENEFITS?

Yes. You may choose either of the two benefit levels available.

WHAT ARE THE COVERED ACTIVITIES?

- Recreational activities (**which must include arts and crafts**) sponsored and directly supervised by the plan sponsor.

WHO IS COVERED?

Eligible persons include either:

- Participants only; or
- Participants and staff

WHAT IS THE DIFFERENCE BETWEEN OUR PRIMARY MEDICAL AND EXCESS MEDICAL PLANS?

- **Our Primary Plan** - is usually "first in line" to pay a claim. It pays covered expenses **regardless** of most other plans.

Other plans, however, may reduce their payments based on what we pay.

- **Our Excess Plan** - is usually "last in line" to pay a claim. *It does not pay covered expenses to the extent they are collectible under most other plans.* Thus, we need to know what others pay before we will pay. If there is no coverage, we will pay the same as primary.

Excess essentially "fills in" other plans' deductibles and coinsurance as well as pays remaining covered expenses after others have exhausted their benefits. If our excess plan has a deductible, it is "out-of-pocket" and cannot be satisfied by other plans.

Availability of Primary and Excess plans varies. Please refer to Item 5 of the application and "Note" below the FRAUD WARNINGS.

WHAT ARE THE POLICY EXCLUSIONS AND LIMITATIONS?

We will not pay benefits for expenses incurred for: (1) the examination, prescription, purchase or fitting of eye-glasses, contact lenses or hearing aids; or (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or (3) care or treatment by a person who ordinarily lives in the insured's home or is a parent, grandparent, spouse, brother, sister or child of either the insured or the insured's spouse (if a NJ contract, care or treatment furnished by a member of the insured's immediate family). Nor will we pay benefits for loss or expenses resulting from: (4) intentional self-destruction or an attempt at it, or intentional self-inflicted injury (if MO contract, while sane); (5) war or an act of war, declared or undeclared; or (6) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

HOW DO YOU APPLY FOR COVERAGE?

1. Complete items 1, 2, 5 and 6 on the attached application. Date and sign where indicated.
2. Complete the "Premium Report" on the reverse side of the application. Date and sign where indicated.
3. Send the completed application and Premium Report, along with your check made payable to Nationwide Insurance, to your Nationwide agent **before the desired effective date.**

When we receive your completed application, Premium Report and premium payment, we will send your policy, certificates (if required in your state), claim forms and instructions.

