

SERFF Tracking Number: AGDE-126805102 State: Arkansas  
 Filing Company: National Union Fire Insurance Company of Pittsburgh, Pa. State Tracking Number: 46743  
 Company Tracking Number: S30556DBG(REV. 7-10)  
 TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness  
 Product Name: Specialty Markets  
 Project Name/Number: Dislocation/Fractures Benefit Rider /S30556DBG(Rev. 7-10)

## Filing at a Glance

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Product Name: Specialty Markets SERFF Tr Num: AGDE-126805102 State: Arkansas  
 TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved- Closed State Tr Num: 46743  
 Sub-TOI: H04.000 Health - Blanket Accident/Sickness Co Tr Num: S30556DBG(REV. 7-10) State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Rosalind Minor  
 Authors: Jane Ford, David Bedwell, Disposition Date: 09/21/2010  
 Veronica Bullock  
 Date Submitted: 09/09/2010 Disposition Status: Approved-Closed  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: Dislocation/Fractures Benefit Rider Status of Filing in Domicile:  
 Project Number: S30556DBG(Rev. 7-10) Date Approved in Domicile:  
 Requested Filing Mode: Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Overall Rate Impact: Group Market Type: Blanket  
 Filing Status Changed: 09/21/2010 Explanation for Other Group Market Type:  
 State Status Changed: 09/21/2010  
 Deemer Date: Created By: Veronica Bullock  
 Submitted By: Veronica Bullock Corresponding Filing Tracking Number:  
 PPACA: Not PPACA-Related  
 Filing Description:  
 RE: National Union Fire Insurance Company of Pittsburgh, Pa.  
 NAIC # 012-19445, FEIN 25-0687550  
 Blanket Accident Insurance Program  
 S30556DBG(Rev.7/10) Dislocations/Fractures Benefit Rider

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Dear Ms. Minor,

Attached is the above-referenced form for your review and approval, pursuant to Ark. Code Ann. § 23-79-109. The form is new and does not replace any form previously approved in your state.

The referenced form is optional and will be used with policy form C11695DBG, Blanket Accident Insurance Policy, which was previously approved by your Department on August 30, 2001.

Form S30556DBG, Dislocations/Fractures Benefit Rider, was previously approved by your Department on June 14, 2006. The submitted form differs from the previously-approved version only in the following areas (no other changes were made):

- the benefit range listed under Hip (left or right side) is increased from a maximum of \$10,000 to a maximum of \$25,000; and
- the benefit range listed under Pelvis (excluding Coccyx and sacrum)/(left or right side) is increased from a maximum of \$10,000 to a maximum of \$25,000.

I have attached are the required filing certification. Thank you in advance for your attention to this filing. Please contact me if you have any questions or require additional information.

## Company and Contact

### Filing Contact Information

David Bedwell, Product Analyst david.bedwell@chartisinsurance.com  
503 Carr Road 888-396-5369 [Phone] 31739 [Ext]  
3rd Floor 302-830-4466 [FAX]  
Wilmington, DE 19809

### Filing Company Information

National Union Fire Insurance Company of Pittsburgh, Pa. CoCode: 19445 State of Domicile: Pennsylvania  
503 Carr Road Group Code: 12 Company Type:  
3rd Floor Group Name: AIG State ID Number:  
Wilmington, DE 19809 FEIN Number: 25-0687550  
(888) 396-5369 ext. 31722[Phone]

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## Filing Fees

SERFF Tracking Number: AGDE-126805102 State: Arkansas  
Filing Company: National Union Fire Insurance Company of State Tracking Number: 46743  
Pittsburgh, Pa.  
Company Tracking Number: S30556DBG(REV. 7-10)  
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Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50.00 per form x 1 form = \$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Union Fire Insurance Company of Pittsburgh, Pa.	\$50.00	09/09/2010	39365167

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/21/2010	09/21/2010

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## Disposition

Disposition Date: 09/21/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

**Lead Form Number: S30556DBG(Rev. 7-10)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/21/2010	S30556DBG (Rev. 7-10)	Policy/Cont ract/Fratern al	Dislocations/ Fracture Benefit Rider	Initial			S30556DBG (Rev.7- 10).pdf
		Certificate: Amendmen t, Insert Page, Endorseme nt or Rider					

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 18<sup>th</sup> Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: [ABC Organization]

Policy Number: [XXXXXX]

## DISLOCATIONS/FRACTURES BENEFIT RIDER

This Rider is attached to and made part of the Policy [as of the Policy Effective Date shown in the Policy's Master Application.] [effective [Month Day, Year]]. It applies only with respect to accidents that occur on or after that date. It is subject to all of the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Rider.

**Dislocations Benefit.** If Injury to the Insured results, [within [90/120/180/365] days of the date of the accident that caused the Injury,]<sup>1</sup> in any one of the Dislocations specified below that require Reduction under anesthesia, the Company will pay the benefit amount shown below for that Dislocation.

Dislocation	Benefit Amount
Hip (left or right side)	[\$2,000-10,000]
Knee (left or right side)	[\$2,000-10,000]
Wrist (left or right side)	[\$2,000-10,000]
Elbow (left or right side)	[\$2,000-10,000]
Ankle (left or right side)	[\$2,000-10,000]
Shoulder blade (left or right side)	[\$2,000-10,000]
Collarbone	[\$2,000-10,000]
Jaw	[\$2,000-10,000]

During the Insured's lifetime only one Dislocation benefit is payable for each Dislocation shown above.

**Fractures Benefit.** If Injury to the Insured results, [within [90/120/180/365] days of the date of the accident that caused the Injury,]<sup>1</sup> in any one of the Fractures specified below, the Company will pay the benefit amount shown below for that Fracture.

Fractures of (the Benefit shown will apply to each bone fractured)	Benefit Amount
Hip (left or right side)	[\$5,000-25,000] <sup>2</sup>
Pelvis (excluding Coccyx and sacrum)/(left or right side)	[\$5,000-25,000] <sup>2</sup>
Skull (excluding nose, lower jaw and teeth)	[\$3,000-15,000] <sup>2</sup>
Neck	[\$3,000-15,000] <sup>2</sup>
Thigh (excluding kneecap)/(left or right side)	[\$2,500-12,500] <sup>2</sup>
Upper Arm (left or right side)	[\$2,500-12,500] <sup>2</sup>
Ankle (left or right side)	[\$1,500-7,500] <sup>2</sup>
Elbow (left or right side)	[\$1,500-7,500] <sup>2</sup>
Heel (left or right side)	[\$1,500-7,500] <sup>2</sup>
Shoulder Blade (left or right side)	[\$1,500-7,500] <sup>2</sup>
Lower Jaw	[\$1,500-7,500] <sup>2</sup>
Collarbone	[\$1,500-7,500] <sup>2</sup>
Forearm (excluding wrist)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Wrist (left or right side)	[\$1,000-5,000] <sup>2</sup>
Vertebrae (each) – vertebral arch (excluding Coccyx)	[\$1,000-5,000] <sup>2</sup>
Sternum (breastbone)	[\$1,000-5,000] <sup>2</sup>
Kneecap (left or right side)	[\$1,000-5,000] <sup>2</sup>
Cheekbone (left or right side)	[\$1,000-5,000] <sup>2</sup>
Hand (excluding fingers, thumb, and/or wrist)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Foot (excluding toes, heel, and/or ankle)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Coccyx	[\$1,000-5,000] <sup>2</sup>

Rib (each)

\$(200-1,000)<sup>2</sup>

During the Insured's lifetime, only one Fracture benefit is payable for each Fracture shown above.

**Maximum Dislocations/Fractures Benefit.** The maximum Dislocations/Fractures Benefit payable for any one accident is shown on the Benefit Schedule, regardless of the number of Injuries caused by that accident.

**Exclusions.** In addition to the Exclusions in the Exclusions section of the Policy, and any amendment thereto, the Dislocations and the Fractures benefits are not payable for:

1. an Injury resulting in a Dislocation or Fracture if Osteoporosis or Pathological Fracture was diagnosed prior to the Insured's Effective Date of Coverage.
2. Hairline Fractures.

**Special Conditions Relating To Osteoporosis or Pathological Fractures.** If an Insured's claim is payable for a Dislocation or a Fracture, and either Osteoporosis or bone disease is first diagnosed at the time of such claim or first diagnosed prior to the claim but after the Insured's Effective Date of Coverage, the Company will pay the benefit for that claim. However, no further benefits will be payable for that Insured and coverage under this Rider will be terminated for that Insured.

### DEFINITIONS

**Coccyx**, as used in this Rider, means four fused vertebrae at the bottom of the spine.

**Dislocation**, as used in this Rider, means that one or more bones are out of place, out of joint, or out of position.

**Fracture**, as used in this Rider, means a break or rupture in the continuity of the bone or cartilage and includes, but is not limited to: complete fractures; compound fractures; compression fractures; depressed fractures; open fractures; simple fractures.

**Hairline Fracture**, as used in this Rider, means a break that appears as a narrow crack along the surface of the bone.

**Osteoporosis**, as used in this Rider, means the thinning of bone with reduction in bone mass due to depletion of calcium and bone protein.

**Pathological Fracture**, as used in this Rider, means any Fracture in an area where pre-existing disease has caused weakening of the bone.

**Reduction**, as used in this Rider, means restoration to a normal position, of a Dislocated bone or joint.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. Company witness this Rider:



President



Secretary

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification	Approved-Closed	09/21/2010
<b>Comments:</b>		
<b>Attachment:</b> S30556DBG (Rev.7-10).pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application	Approved-Closed	09/21/2010
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> PPACA Uniform Compliance Summary	Approved-Closed	09/21/2010
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

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(a capital stock company, herein referred to as the Company)

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Dislocation	Benefit Amount
Hip (left or right side)	[\$2,000-10,000]
Knee (left or right side)	[\$2,000-10,000]
Wrist (left or right side)	[\$2,000-10,000]
Elbow (left or right side)	[\$2,000-10,000]
Ankle (left or right side)	[\$2,000-10,000]
Shoulder blade (left or right side)	[\$2,000-10,000]
Collarbone	[\$2,000-10,000]
Jaw	[\$2,000-10,000]

During the Insured's lifetime only one Dislocation benefit is payable for each Dislocation shown above.

**Fractures Benefit.** If Injury to the Insured results, [within [90/120/180/365] days of the date of the accident that caused the Injury,]<sup>1</sup> in any one of the Fractures specified below, the Company will pay the benefit amount shown below for that Fracture.

Fractures of (the Benefit shown will apply to each bone fractured)	Benefit Amount
Hip (left or right side)	[\$5,000-25,000] <sup>2</sup>
Pelvis (excluding Coccyx and sacrum)/(left or right side)	[\$5,000-25,000] <sup>2</sup>
Skull (excluding nose, lower jaw and teeth)	[\$3,000-15,000] <sup>2</sup>
Neck	[\$3,000-15,000] <sup>2</sup>
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Shoulder Blade (left or right side)	[\$1,500-7,500] <sup>2</sup>
Lower Jaw	[\$1,500-7,500] <sup>2</sup>
Collarbone	[\$1,500-7,500] <sup>2</sup>
Forearm (excluding wrist)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Wrist (left or right side)	[\$1,000-5,000] <sup>2</sup>
Vertebrae (each) – vertebral arch (excluding Coccyx)	[\$1,000-5,000] <sup>2</sup>
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Kneecap (left or right side)	[\$1,000-5,000] <sup>2</sup>
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Hand (excluding fingers, thumb, and/or wrist)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Foot (excluding toes, heel, and/or ankle)/(left or right side)	[\$1,000-5,000] <sup>2</sup>
Coccyx	[\$1,000-5,000] <sup>2</sup>

Rib (each)

[\$200-1,000]<sup>2</sup>

During the Insured's lifetime, only one Fracture benefit is payable for each Fracture shown above.

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The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. Company witness this Rider:



President



Secretary