



CZ-1

## TRANSPORT LIFE INSURANCE COMPANY

714 MAIN STREET  
FORT WORTH, TEXAS 76102

HOOSIER MOTOR CLUB

POLICY NUMBER  
5002389

MABEL M CRABELL  
1927 E 17TH  
MUNCIE IN 47302

### CERTIFICATE OF ASSUMPTION

By Agreement effective 12:01 A.M. (C.S.T.) April 1, 1976, Transport Life Insurance Company, a Texas Company with offices at 714 Main Street, Fort Worth, Texas, 76102, assumes all obligations of that company named below which was the insurer under the policy designated above, subject to all the terms and conditions of said policy.

Any claim arising out of coverage afforded by said policy should be sent to Transport Life Insurance Company instead of the applicable company named below.

All premiums now or hereafter due on this policy are payable to Transport Life Insurance Company, or its duly authorized agents.

Your Policy/certificate number is shown above - please keep this Certificate with your policy/certificate.

*Dary Cole*  
SECRETARY

*John A. Sharp*  
PRESIDENT

Zurich Insurance Company  
Zurich American Life Insurance Company

**AUTOMOBILE CLUB  
PERSONAL ACCIDENT  
INSURANCE**

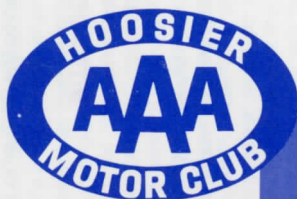
*for members  
of the*

*hoosier motor club*

40 West 40th Street

Indianapolis, Indiana 46208

*ISSUED BY*



**HOOSIER  
MOTOR  
MUTUAL  
INSURANCE  
COMPANY**

**INDIANAPOLIS, INDIANA**

## NOTICE TO MEMBERS

This is personal accident protection provided only for members *and associate members* of the Hoosier Motor Club. Your protection continues for as long as you remain a member *or associate member* of this Club. In fact, your protection increases as you renew your membership (up to a maximum of five years' renewal) after which it continues in force at the higher values for as long as you remain in the Club. In order to discover the exact protection provided by the Club's Policy, study this description thoroughly.

With the thousands killed and injured each year on the streets and highways, the Club seeks in this way to bring you and yours help in time of trouble, if you should be one of those unfortunate victims.

The protection under the policy issued to the Club is continuous and is in effect as long as you are a member *or associate member* of the Hoosier Motor Club. Keep this description in a safe place for future reference.

Please understand this protection is not intended to pay for accidents caused by slipping or falling when getting in or out of an automobile or other conveyance, by the slamming of an automobile door or trunk lid, or accidents in your home, or other accidents not specified in the policy.



**HOOSIER  
MOTOR  
MUTUAL  
INSURANCE  
COMPANY**

### SCHEDULE FOR BENEFICIARY DESIGNATION

IMPORTANT—ENTER BELOW YOUR BENEFICIARIES AND KEEP IN YOUR FILE. If no beneficiary is named below, the death benefit will be paid as designated and provided in the Claim Payments provision on Page 4 paragraph (c).

I want death benefit paid to BARBARA J. Mook  
Print Name Relationship

If above does not survive, pay to NORMA L. ROBBINS  
Print Name Relationship

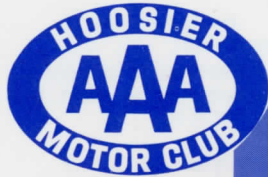
Member must sign here Mabel M. Crabell Date \_\_\_\_\_  
Write Signature, Do Not Print Mo. Day Year

This is a description of your benefits summarized from the policy issued to the Hoosier Motor Club. It will not be furnished to you each year.



# AUTOMOBILE CLUB PERSONAL ACCIDENT **INSURANCE**

Under and by Virtue of a Group Accident  
Policy issued by



**HOOSIER  
MOTOR  
MUTUAL  
INSURANCE  
COMPANY**

## to the **HOOSIER MOTOR CLUB**

Affiliated with the American Automobile Association, the *Hoosier Motor Mutual Insurance Company* (hereinafter referred to as the "Company") hereby certifies that the Member or Associate Member is insured against loss resulting from bodily injuries caused directly, independently and solely of all other causes through accidental means, subject to the limitations and provisions contained in the said Group Policy, provided such injury is sustained while the policy is in full force and effect and only in the manner described in Parts 1 or 2 (hereinafter called "Such Injuries").

### **PART 1—AUTOMOBILE, PEDESTRIAN, TAXICAB, STREET RAILWAY CAR, STEAMBOAT, STEAMSHIP, AIRPLANE AND BICYCLE ACCIDENTS**

The Company will pay the indemnity provided in Column 1 of Section A or as provided by Section B if Such Injuries shall be sustained by the Member or Associate Member:

- (a) While driving or riding in an automobile (including automobile trucks); or
- (b) By the explosion or burning of an automobile; or
- (c) By being struck or run over by an automobile (including automobile trucks), taxicab, motorcycle, bicycle, omnibus or streetcar; or
- (d) While riding as a fare-paying or pass-holding passenger in a taxicab or omnibus operated by a common carrier exclusively for passenger service; or
- (e) While riding as a fare-paying or pass-holding passenger in a street railway car, elevated railway car or subway railway car operated by a common carrier exclusively for passenger service; or
- (f) While riding as a fare-paying or pass-holding passenger in or on a passenger steamboat or steamship operated by a common carrier for passenger service; or
- (g) While riding as a fare-paying or pass-holding passenger in an airplane or airship which is being operated by a common carrier for passenger service over government approved air routes; or
- (h) While riding a bicycle.



### **PART 2 RAILROAD ACCIDENTS**

The Company will pay the indemnity provided in Column 2 of Section A or as provided by Section B, if Such Injuries shall be sustained by the Member or Associate Member:

While riding as a fare-paying or pass-holding passenger in a railroad car operated by a common carrier for passenger service in a place provided for passengers only, and Such Injuries so sustained shall be the direct consequence of the collision, upset or disabling of such car.



#### **SECTION A. DEATH, DISMEMBERMENT AND LOSS OF SIGHT**

If Such Injuries sustained by the Member or Associate Member in the manner described in Parts 1 or 2 on Pages 1 and 2 shall result in any one of the specific losses set forth below, on or before the thirtieth day following the date of accident, the Company will pay for such loss, as follows:

FOR LOSS OF	COLUMN 1	COLUMN 2
Life	\$1,000.00	\$5,000.00
Both Hands or Both Feet	1,000.00	5,000.00
Sight of Both Eyes	1,000.00	5,000.00
One Hand and One Foot	1,000.00	5,000.00
One Hand or Foot and Sight of One Eye	1,000.00	5,000.00
One Hand or One Foot	500.00	2,500.00
Sight of One Eye	500.00	2,500.00

Provided (1) only one of the above sums (the greatest) shall be payable for injuries resulting from any one accident; (2) loss of hand or foot shall mean actual severance thereof at or above the wrist or ankle joint; loss of eye or eyes shall mean the entire and irrecoverable loss of sight thereof.

**ACCUMULATIONS:** For each full year that the insurance remains in continuous force 10% will be added to the foregoing indemnities until 50% has been so added to the original sum.



# AUTOMOBILE CLUB PERSONAL ACCIDENT **INSURANCE**

## **SECTION B.**

### **HOSPITAL INDEMNITY**

If Such Injuries as are covered under Parts 1 or 2 shall not result in any of the losses named in Section A but shall confine the Member or Associate Member to a lawfully operated hospital within ninety days after the date of the accident, the Company will pay the Member or Associate Member, on account of any one accident, as follows:

- (1) For hospital room, the amount of Fifteen Dollars (\$15.00) per day for a period not exceeding one hundred consecutive days.
- (2) For miscellaneous hospital expenses:

(a) Operating Room	\$15.00
(b) Blood Transfusion	15.00
(c) Anaesthetic Administration	15.00
(d) Ambulance Fee	15.00
(e) Wheel Chair Rental	15.00



The insurance covers Such Injuries sustained anywhere in the World. However, if Such Injuries sustained outside the territorial limits of the United States, Canada or Mexico in a manner provided in Part 2 shall result in any of the specific losses set out in Section A, payment for such loss shall be limited to the appropriate indemnity shown only in Column 1 of Section A. This limitation will not affect payment of benefits under Section B nor will it affect benefits for injuries incurred inside the territorial limits of the United States, Canada or Mexico.

### **MISCELLANEOUS PROVISIONS**

#### **1. Notice of Claim.**

- (a) Written notice of injury on which claim may be based must be given to the Company within twenty days after the date of the accident causing such injury.
- (b) Such notice given by or in behalf of the Member, Associate Member, or beneficiary, as the case may be, to the Company at Indianapolis, Indiana, or to any authorized agent of the Company, with particulars sufficient to identify the Member or Associate Member, shall be deemed to be notice to the Company. Failure to give notice within the time provided in the policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.
- (c) The Company upon receipt of such notice will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of the policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.
- (d) Affirmative proof of loss must be furnished to the company at its said office in case of claim for hospitalization within ninety days after the termination of the period for which the Company is liable, and in case of claim for any other loss within ninety days after the date of such loss.

#### **2. Claim Payments:**

- (a) All indemnities provided in the policy except those for hospitalization will be paid immediately upon receipt of due written proof of such loss.
- (b) Upon request of the Member or Associate Member and subject to due proof of loss all accrued indemnity for hospitalization will be paid at the expiration of each thirty days during the continuance of the period for which the Company is liable, and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of due proof.
- (c) Indemnity for loss of life of the Member or Associate Member will be payable to the beneficiary designated by the Member over his signature in the Schedule for Beneficiary Designation or, if a beneficiary has not been named in such Schedule, in accordance with the following beneficiary designation: (a) the surviving spouse of such Member or Associate Member, if any, provided such spouse was living with the Member or Associate Member at the time of his death, or (b) in the case of the death of an Associate Member who is a minor, to the surviving parent or parents if the Associate Member was living with such parent or parents at the time of his death. If no such designation is effective at the time of the Member or Associate Member's death, such indemnity shall be payable to the estate of such Member or Associate Member. Any other accrued indemnities unpaid at the Member or Associate Member's death may, at the option of the Company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Member or Associate Member.



## AUTOMOBILE CLUB PERSONAL ACCIDENT **INSURANCE**

### 3. Examination.

The Company shall have the right and opportunity to examine the person of the Member or Associate Member when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

### 4. Beneficiary.

The right to change of beneficiary is reserved to the Member or Associate Member and the consent of the beneficiary or beneficiaries shall not be requisite to any change of beneficiary or beneficiaries.

### 5. Continuation of Coverage

- (a) Payment of Membership dues in the Club automatically renews the insurance granted by the policy.
- (b) Termination of Membership in the Club shall, without further action on the part of the Club or the Company, terminate the insurance granted under the policy.
- (c) In the event of termination of the Group Policy, insurance under the policy shall continue, subject to paragraph (a) above, until the anniversary date of the Membership in the Club next following the effective date of such termination.

### DEFINITIONS AND EXCEPTIONS

This insurance does not cover (1) suicide or any attempt thereat, while sane or insane; (2) carbon monoxide poisoning; (3) the operating crews, while on duty, of railroad trains, subway, elevated or street railway cars, steamboats and steamships, airplanes and airships; (4) the driver or conductor of a taxicab or omnibus; (5) injuries, fatal or non-fatal, sustained directly or indirectly (a) through firearms; (b) through willful violation of the law; (c) while testing on a track, racing or in speed contests; (d) while cranking, repairing, adjusting or overhauling any automobile, automobile truck, taxicab, omnibus, streetcar or motorcycle; (e) by slipping or falling when getting in or out of an automobile or other conveyance; (f) by the slamming of an automobile door or trunk lid; (g) as the result of being intoxicated or under the influence of narcotics, unless administered on the advice of a physician; (6) loss caused by war or any act of war (declared or undeclared) or suffered while in military or naval service of any country at war (declared or undeclared).

The terms automobile, automobile truck or bicycle as used in the policy shall not include a motorcycle (with or without side car or other attachment) or any vehicle used for law-enforcing or fire-fighting purposes.

"Member" is a person whose name appears in good standing as a *member* in the files of the Hoosier Motor Club.

"Associate Member" is a person whose name appears in good standing as an *associate member* in the files of the Hoosier Motor Club.

## IMPORTANT

In case of accidental injury, fatal or otherwise, notice, as required by the policy, including date, place and other details of the accident, may be given to the Club who will furnish all assistance required in presenting a claim.

**HOOSIER MOTOR CLUB**  
(Insurance Department)  
Indianapolis, Indiana

All benefits under the policy are paid directly to the Member or Associate Member or his beneficiary and are paid in addition to any other insurance he may have.





**HOOSIER  
MOTOR  
MUTUAL  
INSURANCE  
COMPANY**

**MEDICAL EXPENSE ENDORSEMENT  
TO CERTIFICATE FOR  
AUTOMOBILE CLUB  
PERSONAL ACCIDENT INSURANCE**

(This endorsement is permanent—remaining in force for duration of membership upon payment of additional annual endorsement premium).

In consideration of the payment of an additional annual premium by any member or associate member of the Hoosier Motor Club, the personal accident insurance benefits, under which any such member or associate member is protected through a Group Policy issued by the Hoosier Motor Mutual Insurance Company to Hoosier Motor Club (hereinafter referred to as the "Company") are increased as follows:

**HOSPITAL, NURSES, MEDICAL AND SURGICAL EXPENSE INDEMNITY**

If such injuries shall be sustained by the member or associate member in a manner provided in Parts 1 or 2 and if the member or associate member shall receive treatment or services as hereinafter set forth commencing within thirty days from the date of the accident, the Company (unless payment be made for loss of life) will pay necessary and reasonable expense actually incurred (in excess of any benefits provided in the policy) for such treatment and services up to an aggregate amount not to exceed Five Hundred Dollars (\$500.00) for any one accident, provided such treatment and services shall be received within ninety days from the date of the accident:

1. For hospital confinement, expenses while confined to a lawfully operated hospital, including, but not necessarily by way of limitation, the following:
  - (a) Hospital room and board
  - (b) Operating room
  - (c) Wheel chair rental
  - (d) Oxygen tent
  - (e) Laboratory fee
  - (f) Anaesthetic administration
  - (g) Casts and appliances
  - (h) Blood transfusion
  - (i) Drugs prescribed by a legally qualified physician or surgeon.
2. For medical treatment, including surgery and X-ray, by a legally qualified physician or osteopath.
3. For the expenses of emergency and outpatient treatment in a lawfully operated hospital.
4. For nursing service by a registered graduate nurse (RN).
5. For casts and splints prescribed by a legally qualified physician.

The additional coverage provided by this endorsement shall become effective on the date shown on the records of the Hoosier Motor Club.

The protection under this endorsement is predicated upon receipt of payment of annual membership dues in the Hoosier Motor Club and additional premium for said medical expense endorsement. The coverage provided terminates with membership expiration unless dues and additional premium for the succeeding year have been paid prior to the expiration date of the membership. If membership dues and additional premium for succeeding years are paid subsequent to any annual expiration date, then the insurance again becomes effective on the date that the membership dues and medical expense additional premium are received by the Hoosier Motor Club and continues in effect until the next annual expiration date of membership.

Except as herein stated, this endorsement shall not change, alter or amend in any respect any of the conditions, provisions and limitations of the policy.

**IN WITNESS WHEREOF**, the Hoosier Motor Mutual Insurance Company has caused this endorsement to be signed by its Secretary.

A handwritten signature in blue ink, reading "James W. Parks".

James W. Parks, Secretary