

Accident insurance benefit schedule

Principal® accident insurance has a simplified design that’s unlike many other accident coverages. It pays an up-front, lump-sum benefit based on covered injuries received. Specifically, it covers the injuries listed below at the benefit levels indicated.

Injury	Benefit	
Burn (150% if skin graft)		
2 nd degree up to 25% of body	\$500	
2 nd degree over 25% of body	\$1,500	
3 rd degree up to 25% of body	\$2,500	
3 rd degree over 25% of body	\$5,000	
Coma	\$15,000	
Concussion	\$500	
Dental Injury	\$500	
Dislocation (25% if partial or corrected without anesthesia)	Open Reduction (surgical)	Closed Reduction (non-surgical)
Ankle	\$3,000	\$1,500
Collarbone	\$3,000	\$1,500
Elbow	\$3,000	\$1,500
Foot (excluding toes)	\$3,000	\$1,500
Hand (excluding fingers)	\$3,000	\$1,500
Hip	\$7,500	\$3,750
Knee	\$5,000	\$2,500
Lower jaw	\$3,000	\$1,500
Shoulder	\$3,000	\$1,500
Wrist	\$3,000	\$1,500
Eye Injury with Surgical Repair	\$500	
Fracture (25% if chip)	Open Reduction (surgical)	Closed Reduction (non-surgical)
Ankle	\$3,000	\$1,500
Arm	\$3,000	\$1,500
Collarbone	\$3,000	\$1,500
Elbow	\$3,000	\$1,500
Facial bones	\$3,000	\$1,500
Foot (excluding toes)	\$3,000	\$1,500
Hand (excluding fingers)	\$3,000	\$1,500
Hip	\$10,000	\$5,000
Jaw	\$3,000	\$1,500
Knee cap	\$3,000	\$1,500
Lower leg (fibula, tibia)	\$5,000	\$2,500
Pelvis	\$5,000	\$2,500
Rib	\$1,000	\$500
Shoulder blade	\$3,000	\$1,500
Skull (depressed)	\$10,000	\$5,000
Skull (non-depressed)	\$5,000	\$2,500
Sternum	\$2,000	\$1,000
Tailbone (coccyx)	\$1,000	\$500
Thigh (femur)	\$10,000	\$5,000
Vertebrae	\$5,000	\$2,500
Vertebral processes	\$2,000	\$1,000
Wrist	\$3,000	\$1,500

Injuries Not Specifically Listed (200% if surgically repaired)	\$100
Internal Injury (200% if surgically repaired)	\$1,500
Knee Cartilage Injury with Surgical Repair	\$1,500
Ruptured Disc with Surgical Repair	\$1,500
Tendon/Ligament/Rotator Cuff Injury with Surgical Repair	\$1,500

Accidental Death & Dismemberment (AD&D) AD&D Benefit

Employee	\$25,000
Spouse	\$12,500
Children	\$6,250

AD&D Benefit

% of AD&D Benefit

Loss of life	100%
One hand severed at or above the wrist or one foot severed at or above the ankle	50%
Both hands severed at or above the wrist or both feet severed at or above the ankle or one hand and one foot	100%
Thumb and index finger on the same hand severed through or above the metacarpophalangeal joints	25%
Common Carrier Benefit	An additional 200%
Seat Belt/Airbag Benefit	An additional 25%
Repatriation Benefit	Up to 10%

Loss of Use or Paralysis Benefit

% of AD&D Benefit

Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%
One hand and one foot, or both hands or both feet	50%
One arm or one leg	25%
One hand or one foot	25%

Loss of Sight, Speech and/or Hearing Benefit

% of AD&D Benefit

Speech and hearing in both ears	100%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Sight in both eyes	100%
Sight in one eye	50%



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Accident insurance from Principal® issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits accident insurance provides, but there are limitations and exclusions. Coverage must be purchased with another Principal group product. Some provisions vary by state. Some provisions aren't available in all states. For additional details, contact your Principal representative.

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