

THE PIONEER ACCIDENT AND HEALTH INSURANCE COMPANY

of LINCOLN 1411 O Street NEBRASKA

OFFICERS:

ERNEST C. FOLSOM, President

DIRECTORS:

M. W. FOLSOM, Chairman

H. K. BURKET, Vice President

J. S. DICKMAN, Secretary

DR. C. C. MOYER, Medical

Business Established 1899

This Company Never Had a Lawsuit

We paid our first claim in 1899; since then we have paid more than 5600 just claims to satisfied policy holders.

Dec. 18, 1910, the State Auditor wrote to Otto W. Wolf, Madison, Neb.: "NO complaint has ever been filed against the Pioneer."

The Whole Story

can't be told here; but suppose that you were to be INJURED or fall SICK today. Suppose you didn't EARN ANYTHING for TWO or THREE MONTHS! WHO would PAY the BILLS for DOCTOR, DRUGS, RENT, GROCERIES, FUEL, and all other little bills usual to "sickness in the house"?

Accident Indemnity—Total Loss of Time

The premium governs the amount you receive be it little or much as you desire.

Accident Indemnity—Partial Loss of Time

It is not necessary that you be utterly unable to do your work—one-half is paid if you are seriously injured but still able to do a part of your work.

Accident Indemnity—Specific Losses

- For loss of life.
- For loss of both hands.
- For loss of both feet.
- For loss of One Hand and One foot.
- For loss of Both Eyes **The Principal Sum**
- For loss of Either Hand or Foot - - **One-Half Principal Sum**
- For loss of One Eye **One-Third Principal Sum**

Double Indemnity

paid for railroad, elevator, and all travel accidents, while traveling as a passenger by common carriers.

Illness Indemnity

Paid for every form of sickness. Women insured as well as men. The SPECIAL policy covers every day of disability. Convalescence or non-confining illness covered for one-half.

Non-Forfeitable Provision

Change in occupation makes no difference, the policy adjusts the indemnity automatically to the hazard of your work. Policy changed free of charge.

Accumulation

Specific Indemnities for Loss of Life, Limbs or Sight increased **ten per cent** per annum until **fifty per cent** is added to such benefits.

Ten Per Cent. Increase

If the premium is paid Annually in advance **ten per cent** will be added to all claims for Monthly Accident or Monthly Illness Indemnity.

Special Death Indemnity

One-Half of Principal Sum of Policy paid for Death due to Sunstroke, Freezing, Hydrophobia, or the unconscious taking of gas or vapor.

Beneficiary Insurance

The Beneficiary is insured while a Passenger in an **elevator, railroad train, street car, steam-boat** or other **public conveyance**, against Loss of Life, Sight or Limbs, the benefits paid being One-Half the amount that would be due the Assured for like injury. **No additional premium** charged for this **double insurance**.

Quarantine Indemnity.

Time lost on account of being **quarantined** due to exposure to infectious or contagious disease, paid for at the Monthly Illness Indemnity rate, even though the **the assured may not be sick**.

Registration and Identification Certificate

Assured's name is placed on the Company's registration list, and if thereafter he is disabled and unable to communicate with friends, the Company, upon receipt of a telegram or other message, will defray the expense (not exceeding \$50) necessary to place him in the care of friends.

Agents

No care or expense is spared by us in selecting our representatives. No Agent is employed by the Pioneer until his responsibility is established.

The PIONEER contract does not refer to any By-Law, Rule or Regulation of which the Policy Holder has no knowledge or which may be changed without his consent.

THE WHOLE STORY is told on the face of the Policy in plain words, with no attempt to be eloquent or misleading. We do all promise, and we promise more than any other policy sold for the same premium.

If your policy is in a HOME COMPANY you are standing up for Nebraska.

E. T. KIBBLE, Local Agt.

ALLIANCE,

NEBRASKA