

State Specific Information

Accidental Death Insurance Plus

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

This applies to individual policy Form Nos. IH2004 and IH2011. This information is for agent use only. It is not for use with consumers.

The following chart represents some of those key differences:

State Specific Information for Accidental Death Insurance Plus Policy and Riders	
California	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider not available.
Colorado	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
Illinois	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider not available. • Critical Accident Rider not available.
Maryland	<ul style="list-style-type: none"> • Coverage must be to age 80; term periods not available. • Critical Accident Rider additionally pays a \$50 Second Opinion benefit, subject to rider provisions.
Michigan	<ul style="list-style-type: none"> • Disability Waiver of Premium Rider not available.
Minnesota	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
Montana	<ul style="list-style-type: none"> • Policy and riders have state-specific rates. • Policy provides \$10,000 coverage for a newly born child of the insured person or adopted by the insured person for 31 days from moment of birth, if not covered by the Child Accidental Death Rider Plus. • Child Accidental Death Rider Plus covers the insured person's eligible children from the later of moment of birth or the date of adoption or placement in adoption.
New Jersey	<ul style="list-style-type: none"> • Child Accidental Death Rider Plus is available through an eligible child's issue age 24. • Child Accidental Death Rider Plus covers the insured person's eligible children from the later of moment of birth or the date of adoption or placement in adoption. • Critical Accident Rider not available. • Disability Waiver of Premium Rider not available. • Return of Premium Rider not available.
North Carolina	<ul style="list-style-type: none"> • Child Accidental Death Rider Plus covers the insured person's eligible children from the later of moment of birth, the date of adoption or placement in adoption, or placement as a foster child.
Oregon	<ul style="list-style-type: none"> • Accident-Only Disability Income Rider not available.
Pennsylvania	<ul style="list-style-type: none"> • Coverage must be to age 80; term periods not available. • Critical Accident Rider not available. • Return of Premium Rider not available.

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South Carolina	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
South Dakota	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
Tennessee	<ul style="list-style-type: none"> • Return of Premium Rider not available.
Texas	<ul style="list-style-type: none"> • Return of Premium Rider not available.
Utah	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.
Virginia	<ul style="list-style-type: none"> • Coverage must be to age 80; term periods not available. • Accident-Only Disability Income Rider not available. • Critical Accident Rider not available. • Disability Waiver of Premium Rider not available. • Return of Premium Rider not available.
Washington	<ul style="list-style-type: none"> • Policy and riders have state-specific rates.