

**Assurity®**

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# Accidental Death Insurance Plus Product Guide

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS. NOT AVAILABLE IN NEW YORK.  
Product availability, features and rates may vary by state.

## Important Notice

### Product Guide for Accidental Death Insurance Plus

**Producers selling Accidental Death Insurance Plus must have a health insurance license.**

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY.

This is a product guide for policy Form Nos. I H2004 and I H2011. Any prior guide does not apply to this product.

Policy Form Nos. I H2004 and I H2011 and Rider Form Nos. R I2005, R I2006, R I2007, R I2008 R I2009, R I2010, R I2012 and R I2013 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy and riders may contain reductions of benefits and limitations. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic product guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. Your state may require a state-specific contract and/or application. State-specific applications are available on AssureLINK, as detailed in the Forms section.

This product guide is for agent use only. It is not for use with consumers and is not for use in New York.

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# Policy Description

The following policy description is according to the policy as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the policy.

## Accidental Death Insurance Plus Policy *(Form Nos. IH2004 and IH2011)*

Accidental Death Insurance Plus is an accidental death benefit insurance policy that pays a benefit for death resulting directly from an injury sustained in a covered accident within 180 days of the accident while coverage is in force and independent of all other causes. Premiums vary based on the coverage period selected – guaranteed renewable to age 80 or for a term period of 5, 7, 10, 15, 20 or 30 years. Policies are not renewable beyond the coverage period.

Benefits automatically included in the policy:

- **Common Carrier Benefit** – Pays two times the benefit amount if death results from an accident while riding as a fare-paying passenger on a common carrier. Common carrier means an entity that is licensed primarily to transport passengers for hire in any public land, air or water conveyance. Ridesharing services are considered a common carrier.
- **Automobile Seatbelt Benefit** – Pays an additional 10 percent of the benefit amount for accidental death from an injury sustained while driving or riding in an automobile and wearing and properly utilizing a seatbelt as certified by the police accident report. The automobile must be a four-wheeled passenger motor vehicle for use on public highways and not being used to transport passengers for hire.

Benefits optionally available in the policy:

- **Dismemberment and Paralysis Benefit** – Pays a benefit for an injury sustained in a covered accident, directly or independently of all other causes, resulting in the complete severance of a body extremity or the complete loss of sight or hearing. The benefit paid is the accidental death benefit amount multiplied by the applicable percentage from the table below.

Both hands or both arms	50%
Both feet or both legs	50%
Sight in both eyes	50%
Hearing in both ears	50%
One hand or one arm and one foot or one leg	50%
Sight in one eye	25%
One hand or one arm	25%
One foot or one leg	25%

Pays a benefit if the insured person suffers complete paraplegia, quadriplegia or hemiplegia resulting from a covered accident lasting at least 90 consecutive days and diagnosed by a physician to be permanent. The benefit paid is the accidental death benefit amount multiplied by the applicable percentage from the table below.

Quadriplegia	50%
Paraplegia or Hemiplegia	25%

**Coverage Periods:** Guaranteed renewable to age 80 or for a term period of 5 years, 7 years, 10 years, 15 years, 20 years or 30 years.

**Issue Ages:** Age last birthday, as follows:

- Guaranteed renewable to age 80, 18 through 70
- 5-year, 7-year and 10-year coverage period, 18 through 70
- 15-year level premium period, 18 through 65
- 20-year level premium period, 18 through 60
- 30-year level premium period, 18 through 50

**Renewability:** Guaranteed renewable for the coverage period selected

**Underwriting Classes:** Unismoke

**Benefit Amounts:** \$5,000 through \$350,000

**Rate Structure:** Premiums are based on gender, age band (18-60, 61-70) and benefit amount

**Policy Fee:** \$25 annually – commissionable

**Premium Modes:** Annual, 1.000; Semi-Annual, 0.510; Quarterly, 0.264; Monthly (automatic bank withdrawal or credit card), 0.087

**Conversion Option:** Not convertible. With the applicable underwriting, all or part of the policy may be “upgraded” to a fully-underwritten or non-medical life product receiving credit of up to one year of Accidental Death Insurance Plus first year premium applied towards the new policy premium. (See *Accidental Death Insurance Plus Upgrade* in the *Administrative Guidelines* section.)

## Optional Riders

(at additional cost)

The following rider descriptions are according to riders as approved in most states. Benefits and provisions may vary by state. For complete details of coverage, please contact Assurity or review the riders.

### **Accident-Only Disability Income Rider** *(Not available in CA, IL, OR and VA)*

*(Form No. R I2005)*

The Accident-Only Disability Income Rider provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident occurring within 180 days of the accident and prior to the insured’s 65th birthday.

“Total disability” is a condition resulting from an insured person’s injury, independent of all other causes, which (a) occurs while this rider is in force, (b) requires a physician’s care unless they have reached the maximum point of recovery and (c) keeps them from doing the important, substantial and material duties of their own occupation.

**Availability:** Available to the policy insured person at time of application or after with additional underwriting

**Issue Ages:** 18 through 60; age last birthday as of issue date

**Termination Age:** Earlier of policy termination age or 65

**Benefit Amounts:** \$300 through lesser of \$3,000 or 1.5 percent of base policy benefit amount; issue amounts rounded to the lowest \$100 increment. Also limited to a maximum of 60 percent of the applicant's gross earned monthly income and based on the total of all in-force and applied-for individual and group disability income benefits.

**Benefit Period:** Two years

**Elimination Period:** 90 days

**Issue Limitations:** Must be employed at current job for at least one month. Government employees are eligible for coverage up to \$1,000 monthly benefit. Railroad workers are eligible for up to \$1,500 monthly benefit.

**Underwriting:** Applicants must be employed on a full-time basis with their occupation appearing in the Assurity Disability Income Insurance Occupation Guide. (Also see *Unacceptable Occupations* section of the underwriting guide, and refer to the Assurity Century+ Disability Income Product Guide and Occupation Guide for further underwriting guidelines.)

### Child Accidental Death Rider Plus

(Form Nos. R I2006 and R I2012)

The Child Accidental Death Rider Plus pays a benefit for death resulting directly from an injury sustained in a covered accident within 180 days of the accident while coverage is in force and independent of all other causes. The rider also automatically includes the Common Carrier Benefit and the Automobile Seatbelt Benefit. The Dismemberment and Paralysis Benefit is also automatically included in the rider, if selected for the policy.

**Availability:** Available to the policy insured person at or after time of application. Covers all insured children with one rider. Insured child(ren) means any natural child, stepchild or legally adopted child of the policy insured person who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

**Issue Ages:** 18 through 70 covering children age 15 days through 17 years; both age last birthday as of issue date

**Termination Age:** Earlier of policy termination age or each child's age 25

**Benefit Amounts:** \$5,000 through \$25,000; cannot exceed the policy benefit amount

**Issue Limitations:** None

### Critical Accident Rider (Not available in IL, NJ, PA and VA)

(Form No. R I2007)

The Critical Accident Rider pays a lump-sum benefit if the insured person is confined to a hospital, due to an injury sustained in a covered accident, as an inpatient prescribed by a physician for a period of at least 20 continuous hours. Hospitalization must occur within 45 days of the covered accident. Benefits will be paid once per insured person, per period of confinement, but no more than once per calendar year according to the following schedule:

Days of Confinement	Benefit
One Day without Surgery	No benefit payable
One or Two Days Requiring Surgery	\$5,000
Two Days without Surgery	\$2,500
Three – Six Days	\$7,500
Seven – 13 Days	\$15,000
14 Days	\$25,000

If an insured person is confined in a hospital, and within 45 days of the covered accident is confined again for the same Injury, Assurity will treat the confinement as a continuation of the prior confinement for that covered accident.

**Availability:** Available to the policy insured person and spouse insured person at or after time of application. Only available to the spouse if the Spouse Accidental Death Rider Plus is selected.

**Issue Ages:** 18 through 70; age last birthday as of issue date

**Termination Age:** Earlier of policy termination age or spouse insured person age 80

**Disability Waiver of Premium Rider** *(Not available in MI, NJ and VA)*

*(Form No. R I2008)*

The Disability Waiver of Premium Rider waives premiums due for the policy and any attached riders, including refund of past premiums up to a year prior to claim, if the insured person's total disability starts while this rider is in force and has existed at least six consecutive months.

Successive periods of total disability will be considered as the same total disability, unless separated by at least six months. Assurity will stop waiving premiums when the insured person is no longer totally disabled; however, if total disability started on or before the insured person's 60th birthday and continued uninterrupted until the insured person's 65th birthday, premiums will be waived indefinitely.

Total disability means a disability due to a sickness or injury, requiring a physician's care which, (a) for the first two years after the start of disability, keeps the insured person from doing the substantial and material duties of their own occupation; and (b) after premiums have been waived for two years, keeps the insured person from doing the substantial and material duties of any occupation for which they become reasonably suited by education, training or experience.

**Availability:** Available to the policy insured person at time of application or after with additional underwriting

**Issue Ages:** 18 through 55; age last birthday as of issue date

**Termination Age:** Earlier of policy termination age or 65

**Issue Limitations:** Must be employed at current job for at least one month.

**Return of Premium Rider** *(Not available in NJ, PA, TN, TX and VA)*

*(Form No. R I2009)*

Provides a return of premium benefit upon policy cancellation, policy lapse or end of the coverage period. The benefit is calculated as follows:

1. Add all policy (including the policy fee) and rider premiums paid and waived;
2. multiply the amount from step 1 by the percentage from the appropriate completed year from schedule listed in the rider (see Return of Premium Benefit Schedule below); and
3. subtract from the amount in step 2 all policy and rider benefits paid, and all premiums waived.

**Availability:** Available to the policy insured person at time of application for guaranteed renewable to age 80, 20-year term and 30-year term policy coverage options

**Issue Ages:** 18 through 60; age last birthday as of issue date

**Termination Age:** Policy termination age

**Issue Limitations:** Not available with the 5-year, 7-year, 10-year or 15-year policy coverage periods

<b>RETURN OF PREMIUM BENEFIT SCHEDULE</b>					
Completed Policy Year	<b>Return Percentages</b>				
	<b>For GR to 80 Policy Coverage</b>			<b>For 30-Yr Term</b>	<b>For 20-Year Term</b>
	Issue Ages 18-50	Issue Ages 51-55	Issue Ages 56-60	All Issue Ages	All Issue Ages
1	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%
3	0%	0%	0%	0%	0%
4	0%	0%	0%	0%	0%
5	0%	0%	0%	0%	0%
6	1%	2%	3%	1%	3%
7	2%	4%	6%	2%	6%
8	3%	6%	9%	3%	9%
9	4%	8%	12%	4%	12%
10	5%	10%	15%	5%	15%
11	7%	13%	22%	7%	22%
12	9%	16%	29%	9%	29%
13	11%	19%	35%	11%	35%
14	13%	22%	43%	13%	43%
15	15%	25%	50%	15%	50%
16	17%	30%	60%	17%	60%
17	19%	35%	70%	19%	70%
18	21%	40%	80%	21%	80%
19	23%	45%	90%	23%	90%
20	25%	50%	100%	25%	100%
21	30%	60%	100%	30%	
22	35%	70%	100%	35%	
23	40%	80%	100%	40%	
24	45%	90%	100%	45%	
25	50%	100%		50%	
26	60%	100%		60%	
27	70%	100%		70%	
28	80%	100%		80%	
29	90%	100%		90%	
30+	100%			100%	

**Spouse Accidental Death Rider Plus**

(Form Nos. R I2010 and R I2013)

The Spouse Accidental Death Rider Plus pays a benefit for death resulting directly from an injury sustained in a covered accident within 180 days of the accident while coverage is in force and independent of all other causes. The rider also automatically includes the Common Carrier Benefit and the Automobile Seatbelt Benefit. The Dismemberment and Paralysis Benefit is also automatically included in the rider, if selected for the policy.

**Availability:** Available to the policy insured person at or after time of application to cover a spouse. A spouse means the person to whom the policy insured person is lawfully married and, if also an insured person, was named on the application or added later as the spouse. No more than one spouse may be insured at any given time.

**Issue Ages:** Age last birthday, as follows per policy coverage period :

- Guaranteed renewable to age 80, 18 through 70
- 5-year, 7-year and 10-year coverage period, 18 through 70
- 15-year level premium period, 18 through 65
- 20-year level premium period, 18 through 60
- 30-year level premium period, 18 through 50

**Termination Age:** Earlier of policy termination age or spouse insured person age 80

**Benefit Amounts:** \$5,000 through \$350,000; cannot exceed the policy benefit amount

**Issue Limitations:** None

## Definitions

The following definitions apply to the policy and riders as approved in most states. Definitions may vary by state. For a list of all definitions, refer to the actual policy and riders.

**Total Disability**

A disability due to a sickness or injury, requiring a physician's care which, (a) for the first two years after the start of disability, keeps the insured person from doing the substantial and material duties of their own occupation and (b) after premiums have been waived for two years, keeps the insured person from doing the substantial and material duties of any occupation for which they become reasonably suited by education, training or experience.

**Accidental Death**

Death that results directly and independently of all other causes from an injury suffered while this policy is in force.

**Automobile**

A four-wheeled private passenger motor vehicle licensed for use on public highways and is not being used to transport passengers for hire.

**Common Carrier**

An entity that is licensed primarily to transport passengers for hire in any public land, air or water conveyance.

**Confined and Confinement** *(as applies to the Critical Accident Rider only)*

The assignment to a bed as a resident inpatient as prescribed by a physician in a hospital for a period of at least 20 continuous hours.

**Covered Accident**

An unforeseen event which (a) directly, independently and exclusively results in an injury, (b) occurs after the issue date, (c) occurs while this policy is in force and (d) is not excluded by name or specific description in this policy.

**Dismemberment**

An injury sustained in a covered accident, directly or independently of all other causes, resulting in the complete severance of a body extremity or the complete loss of sight or hearing.

- Loss of a hand means that the hand is cut off through or above the wrist joint.
- Loss of a foot means that the foot is cut off through or above the ankle joint.
- Loss of sight of an eye means that at least 80% of vision is permanently lost after reasonable effort has been made to correct the insured person's vision using the most advanced medically acceptable procedures and devices available.
- Loss of hearing means the total and irreversible loss of hearing in both ears. Loss of hearing does not include loss of hearing that can be corrected by the use of any hearing aid or device.

**Hospital** *(applies to the Critical Accident Rider only)*

A primary care medical facility operated pursuant to law. The hospital must have organized facilities to provide first-level treatment of injured persons on an inpatient basis for which a charge is made. Organized facilities include emergency services, admissions services, clinical laboratory, diagnostic X-ray and an operating room.

Treatment facilities for emergency, medical and surgical services must be provided within the hospital. The hospital must provide 24-hour nursing services by, or under the supervision of, a registered nurse (RN) and be supervised by a staff of one or more physicians. The hospital must also maintain on its premises the patient's written history and medical records.

Not included is a hospital or institution or part of such hospital or institution which is licensed or used principally as (a) a hospice unit (including any beds designated as a hospice bed), (b) a swing bed, (c) a convalescent home, (d) a rest or nursing facility, (e) a skilled nursing facility, (f) a psychiatric unit, (g) a rehabilitation unit or facility or (h) a facility primarily affording custodial care, educational care or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, drug addicts or alcoholics.

**Injury**

Bodily harm that is caused solely by, or is the direct result of, a covered accident. All injuries sustained in any one covered accident and all complications and reoccurrences of complications are considered to be a single injury.

**Insured Child(ren)** *(as applies to the Child Accidental Death Rider Plus only)*

Any natural child, stepchild or legally adopted child of the policy insured person who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible.

**Seatbelt**

A properly installed combination lap and shoulder restraint system that meets the Federal Vehicle Safety Standards of the National Highway Traffic Safety Administration. Seatbelt will include a lap belt only if the automobile was not equipped with a combination lap and shoulder restraint system when manufactured.

**Spouse**

The person to whom the insured person is lawfully married and, if also an insured person, was named on the application as the spouse, or who was added at a later date. No more than one spouse may be insured at any given time.

**Surgery** *(as applies to the Critical Accident Rider only)*

The performance of generally accepted operative and cutting procedures, including surgical diagnostic procedures, specialized instrumentations, endoscopic examinations and other invasive procedures, while an insured person is under local or general anesthesia; as well as any procedures designated by Current Procedural Terminology codes representing surgery.

**Totally Disabled and Total Disability** *(as applies to the Accident-Only Disability Income Rider and Disability Waiver of Premium Rider only)*

A condition resulting from an injury, independent of all other causes, which (a) occurs while this rider is in force, (b) requires a physician's care unless the insured person has reached the maximum point of recovery and (c) keeps the insured person from doing the important, substantial and material duties of their own occupation.

## Exclusions

The following exclusions apply to the policy as approved in most states. Exclusions may vary by state. For a list of all exclusions, refer to the actual policy.

**Exclusions**

Assurity will not pay benefits for losses that are caused by or are the result of an insured person:

- operating, learning to operate or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- having a sickness, disease or infection, other than infection from an Injury received while this policy is in force;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve, except during the active duty training of less than 60 days;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant (except those used as prescribed to the insured person by a physician);
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance;

- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- participating in a riot, insurrection or rebellion;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury; or
- committing or attempting to commit suicide, while sane or insane.

## Administrative Guidelines

### Premium Payment

**What are acceptable methods of payment?** Assurity accepts payment for initial and renewal premiums using the following methods: automatic bank withdrawal, personal checks, money orders and cashier checks in amounts below \$200 per month per policy, and cashier's checks or other similar type checks in amounts above \$10,000. Credit/debit cards are accepted for initial and renewal payments when electronic applications are used. When paper applications are used, credit/debit cards are only accepted for renewal premiums. Please use one of these methods so that payment is credited to your policy in a timely manner.

**How can premiums be paid by automatic bank withdrawal?** Premiums may be deducted from the policyowner's bank account by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by completing and returning an Automatic Bank Payment form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. The same form may be used to change the bank account.

Automatic bank withdrawal premium payments may be drafted on any day between the 1st to the 28th of each month. If an automatic bank withdrawal payment is returned or declined, Assurity will notify the policyowner and send a copy of the notification to the agent. If a remittance is not received prior to the expiration of the grace period, lapse processing will be initiated.

**How can premiums be paid by credit card?** Assurity accepts credit and debit card payments for initial and recurring premium payments when electronic applications are used. We accept VISA, MasterCard and Discover credit/debit cards. The credit/debit card payment option for initial payment is not available with paper applications. However, after a policy has been issued, the customer can change the payment method to recurring credit/debit card by contacting Customer Connections, as detailed in the About Assurity section. Available dates for recurring payments are on any day between the 1st to the 28th of each month. Customers also have the option of paying the premium by automatic bank withdrawal.

**How are subsequent premiums billed?** For policies on direct billing, the original premium notice is mailed 20 days prior to the due date. If unpaid, a reminder notice is mailed five days after the due date.

**When will coverage lapse if premiums are not paid?** Premiums must be paid on or before the due date or during the 31-day grace period that follows the due date. The policy stays in force during this time. If a remittance is still not received at the end of the 31-day grace period, lapse processing will be initiated. The grace period does not apply if the policyowner requests termination of the policy.

**How can a "list bill" be set up?** Premiums may be billed to the policyowner's place of employment in a "list bill" by selecting this option on the application (including information provided on the Field Underwriter's Statement) and by having the employer complete an Authorization for List Bill. Available premium modes for list bill are monthly, quarterly, semi-annual and annual. The initial premium must be remitted with the

application. If you have any questions about setting up a list bill, contact Customer Connections, as detailed in the About Assurity section.

**Can premiums be paid in advance?** Premiums may be paid in advance of their due date in a Premium Deposit Fund which can be set up by contacting Customer Connections, as detailed in the About Assurity section. Interest on this fund is credited annually on the anniversary date of the policy. The interest rate applied may change periodically.

### **Dividends**

Accidental Death Insurance Plus is not a participating policy.

### **Coverage Information**

#### **Non-Illustrated Product**

Accidental Death Insurance Plus is not subject to the NAIC Model Illustration Regulation since all policy values are guaranteed.

#### **Duplicate Policies**

A duplicate policy is available upon receipt of the owner's signed request. A \$20 fee may apply for subsequent requests.

### **Coverage Changes**

#### **Change of Beneficiary**

The beneficiary of an in-force policy may be changed while the insured is alive by completing and returning a Change of Beneficiary Designation form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

#### **Change of Ownership**

The owner of an in-force policy may be changed while the insured is alive by completing and returning an Ownership Transfer form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

#### **Policy Changes**

The policyowner may request coverage changes by completing and returning an Application for Change to Life Policy form. This application is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. Return of the policy is not required.

#### **Assignments**

The policyowner may transfer, or assign, some or all of the policy rights to another person or organization by completing and returning a Collateral Assignment of Life Insurance or Annuity Policy form. This form is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section. The form is returned to the assignee and a copy retained by Assurity.

### **Reinstatement of a Lapsed Policy**

If the policy lapses due to nonpayment of renewal premium, the insured may apply for reinstatement up to one year from the date of lapse. The following must be provided to Assurity's administrative office:

- a completed Application for Reinstatement form, available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section, and
- a signed medical authorization.

If the application for reinstatement is approved pending payment of required premium, Assurity will notify the insured of the premium needed to reinstate the policy. Once payment is received, the policy will be reinstated on the reinstatement date – the date Assurity has both approved the application and received the premium due. Additional reinstatement procedures will be determined by the policy language approved in each specific state.

### **Accidental Death Insurance Plus Upgrade**

An Accidental Death Insurance Plus policyholder can “upgrade” all or part of their policy to a fully-underwritten or non-medical life product, subject to applicable underwriting, receiving credit of up to one year of Accidental Death Insurance Plus first year premium applied towards the new policy premium.

**How much of the Accidental Death Insurance Plus premium is credited towards new coverage?** If the Accidental Death Insurance Plus policy is in force for at least one year, a full year’s premium will be credited to the new coverage. If the Accidental Death Insurance Plus policy is in force for less than a year, the pro-rated premium will be credited to the new coverage.

**Will credit be given for rider premium?** Rider premium will be credited for riders attached to the Accidental Death Insurance Plus policy also issued with new coverage.

**How much of the Accidental Death Insurance Plus coverage may be upgraded?** All or part of the Accidental Death Insurance Plus coverage may be upgraded. For an entire upgrade, all premium including the policy fee will be credited to the new coverage. For a partial upgrade, premium for units converted not including the policy fee will be credited to the new coverage. Any remaining Accidental Death Insurance Plus coverage must still exceed the \$5,000 minimum.

**Can the policyholder get more than Accidental Death Insurance Plus coverage in force?** The policyholder may apply for more new coverage than what is being upgraded with the existing Accidental Death Insurance Plus policy, but they will only receive credit for the upgraded Accidental Death Insurance Plus coverage.

**How can a policyholder apply for an upgrade?** When applying for the new coverage, the policyowner must request upgrade through a cover letter submitted with the new coverage application including: (a) the intent to upgrade existing Accidental Death Insurance Plus coverage; (b) how much Accidental Death Insurance Plus coverage should be upgraded; and (c) how much Accidental Death Insurance Plus coverage, if any, should be kept in force. The application is available on AssureLINK or by contacting Customer Connections, as detailed in the About Assurity section.

**When can a policyholder apply for an upgrade?** Accidental Death Insurance Plus policyholders are eligible for the upgrade at any time Accidental Death Insurance Plus coverage is in force.

**When will Accidental Death Insurance Plus coverage end and new coverage start?** Accidental Death Insurance Plus coverage will not be terminated until new coverage is issued subject to the new coverage’s underwriting and issue process. All underwriting and issue guidelines still apply according to the insured’s attained age.

**Will the agent be paid commission on the new coverage?** First year commission for the new coverage will only be paid on “new premium” – any increase in premium for the new coverage over what was upgraded from the Accidental Death Insurance Plus coverage.

# Claims Guidelines

## Claims Questions

Customer Connections is available to handle telephone calls from policyholders including verifying coverage and answering policy or rider benefit questions. They can be reached as detailed in the About Assurity section.

## Notice of Claim

Notice of claim must be provided to Assurity within 20 calendar days after a loss covered by the policy or rider occurs by either contacting Assurity, as described below, or submitting necessary claims forms. If notice is not given within that time, it must be given as soon as reasonably possible.

## Death Claim Processing

The policyowner or beneficiary may begin death claim processing by contacting Customer Connections, as detailed in the About Assurity section and providing the following:

- the insured person's date of death and cause of death;
- a certified copy of the insured person's death certificate;
- Accident Expense Claimant Statement – Form No. 75-010-02283F; and
- a copy of the accident report, if available.

## Notice of Claims for Other Policy Benefits and Riders

For non-death claims, notice, including the policy number shown on the schedule and the name of the insured person, may be sent to Assurity by one of the following:

E-mail to [claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)

Fax to (800) 869-0368

Mail to: Assurity Life Insurance Company  
P.O. Box 82533  
Lincoln, NE 68501-2533

When Assurity receives notice of claim, the necessary proof of loss forms will be sent.

Notice may also be provided by submitting necessary claims forms. Forms are available on Assurity's public site at <http://www.assurity.com> by accessing the Customer Center section.

## Filing a Claim

After receiving Notice of Claim, Assurity will send the policyowner the forms or information necessary for filing Proof of Loss depending on the coverage, as detailed below. Claim forms may be returned to Assurity by the methods described above. If forms are emailed or faxed, please do not mail the original.

Proof of loss must be provided to Assurity within 120 calendar days after a loss covered by the policy or rider occurs. If it is not possible in the time required, Assurity will not reduce or deny the claim for this reason if such proof is filed as soon as reasonably possible. In any event, the proof required must be given to Assurity no later than one year after such loss unless the insured person is legally incapacitated.

## Dismemberment Proof of Loss

Forms necessary to file the claim will include the following:

- Accident Expense Claimant Statement – Form 75-010-02283F;
- a copy of the accident report if available;

- an itemized bill detailing covered treatment or procedure including dates of service, diagnostic codes (ICD-9 or ICD-10), procedure codes (CPT) and amount charged (HCFA 1500 form and/or UB-04 form obtained from the medical provider should include all required information); and
- Confidential Information Authorization form, which varies by state.

Additional information may be necessary to evaluate the claim.

**Disability Proof of Loss** *(for Accident-Only Disability Income Rider or Disability Waiver of Premium Rider only)*  
Forms necessary to file the claim will include the following:

- Claimant Statement – Form No. 01-012-02255F – as completed by the claimant;
- Attending Physician’s Statement – Form No. 01-014-02255F – as completed by the claimant’s attending physician;
- Employer Statement – Form No. 01-013-02255F – as completed by the claimant’s employer; and
- Confidential Information Authorization form, which varies by state.

Additional information may be necessary to evaluate the claim.

### **Critical Accident Rider Proof of Loss**

Forms necessary to file the claim will include the following:

- Accident Expense Claimant Statement – Form 75-010-02283F;
- a copy of the accident report if available;
- an itemized bill detailing covered treatment or procedure including dates of service, diagnostic codes (ICD-9 or ICD-10), procedure codes (CPT) and amount charged (HCFA 1500 form and/or UB-04 form obtained from the medical provider should include all required information); and
- Confidential Information Authorization form, which varies by state.

Additional information may be necessary to evaluate the claim.

## Premium Rates

### **Quotes**

Quotes are available on AssureLINK at <https://assurelink.assurity.com> in the Product Center for this product by selecting the Quick Quotes/Illustrations option on the left.

## Forms

The following forms can be found on AssureLINK at <https://assurelink.assurity.com> in the Product Center for each product by selecting the Applications/Forms option on the left.

- **Application**
- **Application for Changes to Health Policy**
  - Form No. 75-611-02255
- **Application for Reinstatement**
  - Form No. 75-652-05055

- **Authorization for List Bill**
  - Form No. 75-060-05055 (R10-15)
- **Automatic Bank Payment**
  - Form No. 18-051-05055 (R04-14)
- **Change of Beneficiary**
  - Form No. 18-612-05055 (R06-17)
- **Change of Ownership**
  - Form No. 18-614-05055 (R12-17)
- **Evidence of Insurability**
  - Form No. 75-589-05051 (R11-12)
- **Duplicate Policy Request**
  - Form No. 18-655-05055

## State Specific Information

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 policy Form Nos. I H2004 and I H2011. This information is for agent use only. It is not for use with consumers.

**The following chart represents some of those key differences:**

<b>State Specific Information for Accidental Death Insurance Plus Policy and Riders</b>	
California	<ul style="list-style-type: none"> <li>• Accident-Only Disability Income Rider not available.</li> </ul>
Colorado	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>
Illinois	<ul style="list-style-type: none"> <li>• Accident-Only Disability Income Rider not available.</li> <li>• Critical Accident Rider not available.</li> </ul>
Maryland	<ul style="list-style-type: none"> <li>• Coverage must be to age 80; term periods not available.</li> <li>• Critical Accident Rider additionally pays a \$50 Second Opinion benefit, subject to rider provisions.</li> </ul>
Michigan	<ul style="list-style-type: none"> <li>• Disability Waiver of Premium Rider not available.</li> </ul>
Minnesota	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>
Montana	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> <li>• 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.</li> <li>• 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.</li> </ul>

<b>State Specific Information for Accidental Death Insurance Plus Policy and Riders</b>	
New Jersey	<ul style="list-style-type: none"> <li>• Child Accidental Death Rider Plus is available through an eligible child’s issue age 24.</li> <li>• 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.</li> <li>• Critical Accident Rider not available.</li> <li>• Disability Waiver of Premium Rider not available.</li> <li>• Return of Premium Rider not available.</li> </ul>
North Carolina	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
Oregon	<ul style="list-style-type: none"> <li>• Accident-Only Disability Income Rider not available.</li> </ul>
Pennsylvania	<ul style="list-style-type: none"> <li>• Coverage must be to age 80; term periods not available.</li> <li>• Critical Accident Rider not available.</li> <li>• Return of Premium Rider not available.</li> </ul>
South Carolina	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>
South Dakota	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>
Tennessee	<ul style="list-style-type: none"> <li>• Return of Premium Rider not available.</li> </ul>
Texas	<ul style="list-style-type: none"> <li>• Return of Premium Rider not available.</li> </ul>
Utah	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>
Virginia	<ul style="list-style-type: none"> <li>• Coverage must be to age 80; term periods not available.</li> <li>• Accident-Only Disability Income Rider not available.</li> <li>• Critical Accident Rider not available.</li> <li>• Disability Waiver of Premium Rider not available.</li> <li>• Return of Premium Rider not available.</li> </ul>
Washington	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates.</li> </ul>

## Revisions to this Product Guide

<b>Date</b>	<b>Section</b>	<b>Update</b>
05/01/2023	Administrative Guidelines	Removed Assurity Advantage Service Guarantee

## About Assurity

We are never more than one call away.  
**Literally.**

### Connect with us!

#### Mailing Address:

Assurity Life Insurance Company  
P.O. Box 82533  
Lincoln, NE 68501-2533

#### Connect Online!

[www.assurity.com](http://www.assurity.com)

[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

[facebook.com/assurity.life](https://www.facebook.com/assurity.life)

#### Customer Connections

**Phone:** (800) 276-7619

**Hours:** Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time  
Friday – 7:00 a.m. to 5:00 p.m. Central Time

#### Application Questions

**By Phone:** Extension 4264

**By Email** [underwriting@assurity.com](mailto:underwriting@assurity.com)

**By Fax** (402) 437-4606

#### Policy Questions

**By Phone:** Extension 4279

**By Email** [clientservicecenterrequests@assurity.com](mailto:clientservicecenterrequests@assurity.com)

**By Fax** (888) 255-2060

#### Claims Questions

**By Phone** Extension 4484

**By Email** [claimsinfo@assurity.com](mailto:claimsinfo@assurity.com)

**By Fax** (800) 869-0368

## Why Assurity?

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.