

**Assurity**<sup>®</sup>

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# Critical Illness Insurance



# Peace of mind when you need it most

You want the freedom to live your life your way — and that’s worth protecting. Should you ever face a critical illness, you’ll want the freedom to focus on what’s most important: your recovery.

Help prepare with an Assurity Critical Illness Insurance policy. After a diagnosis of a covered illness, you’ll receive a payment. Use the money however you choose to cover costs and ease your financial worries.

## Money to use how you want



**Deductibles and copays/coinsurance**



**Lost income from missed work**



**Everyday expenses - mortgage/rent, utilities, childcare**



**Experimental treatments and travel**



## How it Works

1

You learn you have a covered illness or condition.

2

Submit your claim to Assurity.

3

You receive a cash benefit.

### Designed for you

- Instant decision – no medical exams or labs – for benefit amounts from \$5,000 to \$75,000
- Full underwriting for benefit amounts from \$75,001 to \$500,000
- Additional payments if diagnosed with another illness after six months<sup>1</sup>
- Guaranteed renewable for life
- Purchase more options for an additional cost, such as a return of your premium or an automatic increase<sup>2</sup> to your benefit amount<sup>3</sup>

### Covered conditions

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> Heart attack <sup>4</sup>      | <input checked="" type="checkbox"/> Kidney (renal) failure       |
| <input checked="" type="checkbox"/> Coronary artery bypass surgery | <input checked="" type="checkbox"/> Major organ transplant       |
| <input checked="" type="checkbox"/> Angioplasty                    | <input checked="" type="checkbox"/> Advanced Alzheimer's disease |
| <input checked="" type="checkbox"/> Stroke                         | <input checked="" type="checkbox"/> Paralysis                    |
| <input checked="" type="checkbox"/> Invasive cancer                | <input checked="" type="checkbox"/> Coma                         |
| <input checked="" type="checkbox"/> Non-invasive cancer            |  |

Please consult your policy for specific covered conditions and details.

When faced with a critical illness, you'll have enough on your mind. Assurity Critical Illness Insurance gives you the freedom to focus on your recovery, not your finances.



## Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://assurity.com)



1. Additional critical illness cannot be caused or contributed to by a critical illness for which benefits have been paid.
2. Return of Premium Rider will pay a returned premium benefit, minus any policy and rider benefits paid, upon policy cancellation, policy lapse or the insured's age 75.
3. Increasing Benefit Rider increases the benefit amount by 5 percent of the initial benefit amount on each policy anniversary for 10 years.
4. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

## Conditions, Limitations and Exclusions

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

**Pre-existing Condition** – Assurity will not pay benefits for a critical illness that is caused by a pre-existing condition unless the date of diagnosis is after this policy has been in force for 12 months from the issue date or last reinstatement date.

**Reduced Benefit After Age 70** – On the policy anniversary immediately following the later of the insured's 70th birthday, or three years from the policy's issue date, the policy benefit amount will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

**Exclusions** – Assurity will not pay benefits for conditions that are caused by or are the result of the insured person: 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 Army Reserve, except during active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; 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 or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

NOT AVAILABLE IN NEW YORK.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. Critical Illness insurance is not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients. The policy may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage.

Critical Illness Insurance does not cover the diagnosis or treatment of COVID-19.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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. Product availability, features and rates may vary by state.