

# Acci-Flex Accidental Death Benefit Insurance and Disability Rider



<b>Issue Ages</b>	18 through 60 (age last birthday)
<b>Issue Amounts</b>	\$50,000 – \$250,000
<b>Policy Fee</b>	\$45, commissionable
<b>Underwriting Classes</b>	Male, female
<b>Convertible</b>	No
<b>Optional Riders</b>	Accident Only Disability Income Rider, Return of Premium Rider, Waiver of Premium Rider
<b>Exclusions</b> (may vary by state)  Assurity will not pay the face amount if the death of the insured results from any of the following:	<ul style="list-style-type: none"> <li>Engaging in or attempting to commit a felony</li> <li>Engaging in an illegal occupation</li> <li>Intentionally causing a self-inflicted injury</li> <li>Committing or attempting to commit suicide, whether sane or insane</li> <li>Involvement in any period of armed conflict, whether declared or not</li> <li>Using drugs or alcohol except for prescribed drugs taken as prescribed</li> <li>Piloting a non-commercial aircraft more than 150 hours annually</li> <li>“Flying for pay” an aircraft outside of established air routes in the U.S. or Canada</li> <li>Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports</li> <li>Traveling outside of the U. S. or Canada for more than 14 days</li> <li>Operating a motor vehicle while under the influence of alcohol or drugs</li> </ul>

**Simplified and FAST policy issue...**

**Same-day guarantee!**

Use e-apps and your qualified app will be turned around the **SAME DAY**\*!

Use paper apps and your qualified app will be turned around in **two** days!

\* For details, go to the Acci-Flex product page on AssureLINK.

## Accident Only Disability Income Rider (R 10827-W)

<b>Issue Ages</b>	18 through 60 (age last birthday)
<b>Elimination Period</b>	90 days
<b>Benefit Period</b>	2 years
<b>Underwriting</b>	Simplified
<b>Minimum Issue</b>	\$300 monthly benefit
<b>Maximum Issue</b>	Lesser of \$1,800 per month or 1.5% of the total face amount (base and term riders). The rider benefit amount is limited to a maximum of 60% of applicant's gross earned monthly income (40% in CA). The total of all in-force individual and group disability is considered in determining the maximum benefit.
<b>Renewability</b>	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> <li>End of the initial level premium period of the base policy to which it is attached</li> <li>Attained age 65 of the insured</li> </ul>
<b>Rider Policy Fee</b>	None
<b>Occ. Classes</b>	None
<b>Exclusions</b> (may vary by state)  No monthly benefit will be paid for a total disability that results from any of the following if the insured is:	<ul style="list-style-type: none"> <li>Engaging in or attempting to commit a felony</li> <li>Engaging in an illegal occupation</li> <li>Intentionally causing a self-inflicted injury</li> <li>Committing or attempting to commit suicide, whether sane or insane</li> <li>Involved in any period of armed conflict, whether declared or not</li> <li>Using drugs or alcohol except for prescribed drugs taken as prescribed</li> <li>Piloting a non-commercial aircraft more than 150 hours annually</li> <li>“Flying for pay” an aircraft outside of established air routes in the U.S. and Canada</li> <li>Involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports</li> <li>Traveling outside the U.S. or Canada for more than 14 days</li> <li>Operating a motor vehicle while under the influence of alcohol or drugs.</li> </ul>

Provides a monthly benefit if the insured becomes totally disabled as the result of a covered accident.

Policy form No. L T02-E underwritten by Assurity Life Insurance Company of Lincoln, Neb. 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.

This is an abbreviated explanation of policy qualifications, limitations and exclusions. Please consult the policy contract for more detailed information.



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Agents selling Acci-Flex must have a health insurance license.

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