



Accelerated Death & Dismemberment

Features		Accidental Death & Dismemberment Insurance			
Product Design		Accidental death insurance is competitively-priced, accident-only insurance that lasts for the specified coverage period and pays a benefit if death is the direct result of an injury sustained in a covered accident within 180 days of the accident and independent of all other causes. Injury-specific dismemberment and paralysis benefits are also payable under certain conditions. Instant decisions are available for most applicants. Coverage is guaranteed renewable to the end of the specified coverage period.			
Min. / Max. Face Amounts		Minimum: \$5,000 Maximum: \$350,000			
Issue Ages		5, 7, 10 Year	15 Year	20 Year	30 Year
	Nicotine	18-70	18-65	18-60	18-50
	Renewability	To age 80			
Underwriting Process		Simplified and fast - no health questions			
Policy Fee		Annual policy fee \$25. Policy fee is non-commissionable			
Payment Modal Factors		Premiums may be paid annually or monthly ⁴ . Modalized for premiums not paid annually.			
Carrier		Assurity Life Insurance Company			
Payment Options		Credit Card	Bank Electronic Funds Transfer (EFT)		
Included Benefits		Dismemberment and Paralysis Benefit Common Carrier Benefit Automobile Seatbelt Benefit			
Optional Riders (additional premium, not available in all states) For full rider descriptions see the AD&D Producer Guide.		Accident-Only Disability Income Rider Spouse Accidental Death and Dismemberment Rider Child Accidental Death and Dismemberment Rider Critical Accident Rider Disability Waiver of Premium Rider Return of Premium Rider			

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This policy may contain reductions of benefits, limitations and exclusions. Click here for standard Limitations and Exclusions. Product availability, features, rates, limitations and exclusions may vary by state. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information. The state specific policy form is the ultimate authority for any questions about this product.

Policy Form No. 1H2011 and if made available, associated Form Nos. R 12005, R 12007, R 12008, R 12009, R 12012, R 12013 underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

IMPORTANT NOTICE— This policy provides ACCIDENT INSURANCE ONLY. This policy DOES NOT PROVIDE COVERAGE FOR SICKNESS. The face amount of the policy will only be paid to the named beneficiary if the insured's death results directly from an injury sustained in a covered accident within 180 days of the accident while the policy is in force and independent of all other causes. No benefits are payable if the insured's death results from a cause other than an accidental bodily injury.

Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

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