

Policy Highlights



Issue Ages	18 through 64, age last birthday
Simplified Issue	A short application is used. If client is within the build charts and can answer "no" to health questions, qualification is probable.
Rates	Male/Female, Tobacco/Non-tobacco
Minimum/Maximum Face Amounts (Benefit)	\$5,000 – \$50,000 for each category
Multiple Benefits Across Categories	The first benefit is paid to you upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If you continue to pay the premiums and are diagnosed with a condition or procedure in a different category, you will again receive the benefit payment indicated. Your maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
Multiple Benefits Within Categories	If you have received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and you have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), you will receive the remainder of the total benefit for that category (e.g., 75 percent).
Renewability	Policy is guaranteed to age 75.
Waiting Period	Coverage begins immediately for all conditions in <i>Category II – Heart/Stroke</i> and <i>Category III – Other Illnesses and Conditions</i> . <i>Category I – Cancer</i> has a waiting period. See specifics below.
Category I – Cancer Definitions	<ul style="list-style-type: none"> • Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). • Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.
Category I – Cancer Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the maximum benefit for invasive cancer or 2.5 percent of the maximum benefit for non-invasive (in situ) cancer. If cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
Survival Period Requirements	There are no survival period requirements. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within that category for that illness.
Family Coverage	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
Benefit Payment	The benefit payment goes directly to you and may be used for anything you wish (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)
Return of Premium upon death	If you die of any cause, 100 percent of the premiums paid by you less any benefits received are paid to your beneficiary. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness. There is no extra charge for this provision.
Riders Available	Expand your protection with these riders for additional premium: <ul style="list-style-type: none"> • Return of Premium Rider – 100 percent of premiums paid less any benefits received are returned when policy terminates at age 75. If terminated before then, a percentage of premiums paid less any benefits received are returned (see table in rider contract) . • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefits Rider • Children's Critical Illness Benefits Rider

Over for more information ▶

Multiple Benefits Across Categories

All of the conditions in each category are covered by your critical illness policy and trigger payment of the benefit indicated. If you collect a benefit for a first-ever diagnosed illness or procedure in one category and then have a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. You may receive 100 percent of your benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Category I – Cancer	Percentage of benefit payable for illness	Category I Maximum benefit
Invasive Cancer	100%	100%
Carcinoma in Situ (Non-Invasive Cancer)	25% (payable once per lifetime)	

Category II – Heart/Stroke	Percentage of benefit payable for illness	Category II Maximum benefit
Heart Attack	100%	100%
Heart Transplant (or combination transplant including heart)	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

Multiple Benefits Within Categories

You may receive 100 percent of the benefit within each category. If you receive a partial benefit for a condition or procedure in a category (see Category I and II) and then are diagnosed with an additional condition or procedure in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer's Disease	100%	100%
Coma (not as a result of a stroke)	100%	
End-Stage Renal (kidney) Failure	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	

Policy and rider availability, rates and features may vary by state. Policies are underwritten by and all guarantees are based on the claims-paying ability of Assurity Life Insurance Company, Lincoln, Neb. THIS IS A LIMITED BENEFIT POLICY. It is not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients. Please see the other side for a summary of limitations, conditions, exclusions and reductions of coverage. For costs and complete details of coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.



LIMITATIONS AND EXCLUSIONS

CRITICAL ILLNESS POLICY AND OPTIONAL RIDERS Policy Form # I H0810, Spouse Critical Illness Benefit Rider # R I0811 and Dependent Child Critical Illness Benefit Rider # R I0812

LIMITATIONS

The benefit payable for Carcinoma in Situ is 25% of the policy or any attached riders' benefit amount. The benefit payable for Coronary Bypass Surgery is 25% of the policy or any attached riders' benefit amount. The benefit payable for Angioplasty is 10% of the policy or any attached riders' benefit amount.

If, within 90 days following the policy's or attached any riders' issue date, or last reinstatement date of the policy or any attached riders, the insured person:

- receives a first ever diagnosis of having Invasive Cancer or Carcinoma in Situ; or
- exhibits any common or identifiable symptoms or medical problems which leads to a first ever diagnosis of Invasive Cancer or Carcinoma in Situ and would cause an ordinary prudent person to seek medical advice or treatment,

Assurity will pay a reduced percentage of the benefit amount. The percentage payable will be:

- 10% of the benefit amount for Invasive Cancer; or
- 2.5% of the benefit amount for Carcinoma in Situ.

In the event a benefit is paid for Invasive Cancer or Carcinoma in Situ within the first 90 days following the policy or any attached riders' issue date or last reinstatement date, coverage for Category 1 will end.

Time Limit on Certain Defenses

After two years from the issue date of the policy, Assurity cannot use misstatements, except fraudulent misstatements, in your application to void coverage or deny a claim for loss that happens after the two-year period.

After two years from your last reinstatement date, Assurity cannot use misstatements, except fraudulent misstatements, in your reinstatement application to void coverage or deny a claim for loss that happens after the two-year period.

No claim for loss incurred after two years from the issue date of the policy, shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of this policy.

Misstatement of Age and/or Gender

If the age and/or gender of the insured person has been misstated, an adjustment in premiums, coverage, or both, will be made based on the insured person's correct age and/or gender. If, according to the insured person's correct age, the coverage provided by this policy would not have become effective, or would have ceased, Assurity's only liability during the period in which the insured person was not eligible for coverage, is limited to the refund, upon written request to Assurity's administrative office, of premiums paid for such period.

Renewal

The policy is guaranteed renewable to age 75. That means as long as you pay premiums when due and 100% of the benefit amount has not been paid for each category, Assurity cannot cancel or change this policy. Assurity can, however, change the premium rates. If Assurity changes the premium rates, we can only do it after approval or acknowledgement by your state for all policies in the insured person's class. You will be given 31 days notice by mail prior to any premium change.

Right to Cancel

You may cancel the policy within 30 days of receiving it by returning this policy to Assurity's administrative office. As soon as you deliver or mail this policy to Assurity, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives the policy. After the 30-day period, you may cancel the policy by notifying Assurity in writing that you wish to do so. The policy will be cancelled on the date Assurity receives your written notice unless your notice specifies a later date. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the policy.

Termination

Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following:

- (Spouse Critical Illness Benefit Rider # R I0811 and Dependent Child Critical Illness Benefit Rider # R I0812) the date your policy terminates for any reason;
- when any premium due for this policy or any attached riders is not paid before the end of the grace period;
- the date Assurity receives your written request at our administrative office to terminate coverage unless your request specifies a later date;
- (Spouse Critical Illness Benefit Rider # R I0811 and Dependent Child Critical Illness Benefit Rider # R I0812) the expiration date listed in the Rider Schedule;
- upon the death of the insured person;
- the policy anniversary following the insured person's 75th birthday; or
- when 100% of the benefit amount has been paid for each category.

(Dependent Child Critical Illness Benefit Rider # R I0812) If none of the above reasons for termination apply, each insured person's coverage under this rider will terminate on the earliest of:

- the date 100% of the benefit amount is paid for each category for that insured person;
- the first policy anniversary following the date that insured person reaches age 21 (age 25 if a full-time student) or is married;
- the date benefits for such insured person are paid in accordance with the limitations provision; or
- the date of that insured person's death unless coverage under continuation is exercised.

EXCLUSIONS

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

- being exposed to war or any act of war, declared or undeclared;
- engaging in an illegal occupation;
- participating in or attempting to commit a felony;
- intentionally self-inflicting a sickness or injury;
- committing or attempting to commit suicide, while sane or insane;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the loss or cause of 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); or
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days.

This policy may not be approved in all states. Policy and rider availability, rates and features may vary by state. Limitations, exclusions and the terms and conditions of coverage may vary by state. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail.