

# Acci-Flex Accidental Death Insurance

and Disability Rider

LifeScape®

New York



# What's your most valuable asset?

It's not your car or your house...  
it's **your income!**

If you are injured by an accident and cannot work, what happens to your income? What if you die prematurely?

Your paycheck may stop, but the mortgage, car, and credit card payments do not.

**Can you or your family afford to be without your paycheck?**



Acci-Flex is accidental death insurance, where the benefit is paid directly to beneficiaries if the death is the result of an accident.



*Acci-Flex protects you 24 hours a day, seven days a week, on or off the job.*

## Affordable monthly premiums

For around \$30 per month, you can receive \$200,000 in accidental death coverage.\*

That cost includes a \$1,500 monthly disability benefit rider, which covers you if you become totally disabled from an accident! Take a look at these sample rates:

### \$200,000 Accidental Death Benefit \$1,500 Accident-Only Disability Income Rider Cost per month

	Age 25	Age 35	Age 45	Age 55
Male	\$31.22	\$28.12	\$26.99	\$29.57
Female	\$21.90	\$22.97	\$25.06	\$29.11

## Riders provide more benefits

Available at an additional cost, these optional riders can add more value to your policy.

### In case of a disability...

When an injury leaves you unable to work, the loss of your income can quickly drain savings, while adding to an already stressful situation. The **Accident Only Disability Income Rider** is an affordable way to secure an income if you suffer a total disability caused by an accident. You may qualify for a monthly benefit of up to 60 percent of your gross monthly income (maximum \$1,800 monthly\*\*). ADR benefits begin after 90 days of total disability and continue for up to two years while you are totally disabled. The optional **Disability Waiver of Premium Rider** will waive policy premiums if you have a total disability lasting at least 6 months.



*Find out how affordable Acci-Flex insurance can be. Run a quick quote by scanning this QR code.*

## Acci-Flex – an affordable way to protect you and your family’s financial futures

### Immediate protection

Your policy will be issued within two business days of Assurity receiving your application, provided you meet qualifications.

### Benefits are paid directly to you

They are also paid in addition to any other insurance or compensation you are entitled to.

### Guaranteed renewable to age 75

Once you’ve been accepted, your rates cannot be raised and Assurity cannot cancel your policy, up to age 75, if you continue to pay your premiums.

### Acci-Flex features:

- Benefit amounts – \$50,000-\$350,000
- Issue ages – 18-60
- Premiums – guaranteed level and renewable to age 75
- Easy to apply for – only one health question and no medical exam!

*Quickly find out if you’re approved!*

Nobody wants to think an accident could happen, but if it does, Acci-Flex can help.

### Claims paid by Assurity

The following Acci-Flex claims are recent benefit payments Assurity made to its policyholders.

Cause of disability .....	Weight lifting accident
Gender, age at disability .....	Male, 52
Occupation .....	Tow truck driver
Policy in force .....	4.5 years
Monthly DI benefit .....	\$1,800
Benefits paid to date .....	\$14,400

Cause of death .....	Traumatic injury
Gender, age at death .....	Female, 47
Occupation .....	Business owner
Policy in force .....	1 year
Benefit paid .....	\$150,000

\* Depending on age, gender and amount of coverage.

\*\* The maximum monthly income available is the lesser of \$1,800, or 1.5 percent of the base policy face amount, and may be limited by existing coverage.

### A company you can trust

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. We’re 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.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 54 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

#### CONDITIONS, LIMITATIONS AND EXCLUSIONS

**RENEWAL** – The policy is guaranteed renewable to age 75.

**RIGHT TO CANCEL** – The policy contains a 30-day free look period.

**TERMINATION** – The policy will terminate and no benefits will be payable the earliest of the following: when any premium is not paid before the end of the grace period; the date Assurity receives written notice to terminate; when the owner or insured person establishes residence in a foreign country; the policy anniversary following the insured person's 75th birthday; or upon the death of the insured person.

**EXCLUSIONS** – Assurity will not pay benefits if death results from: war or any act of war, declared or undeclared; service in the armed forces or unit auxiliary thereto; intentionally self-inflicting an injury; committing or attempting to commit a felony; engaging in an illegal occupation; committing or attempting to commit suicide; being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; participating in any type of aviation other than as a fare-paying passenger on a scheduled charter flight operated by a scheduled airline; participating in sky diving, parachuting, or as a professional in sports or athletics; or while the insured is outside of the United States, its possessions or the countries of Mexico or Canada.

Optional riders may contain additional conditions, limitations and exclusions.

#### ONLY FOR USE IN NEW YORK.

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. This policy may contain reduction of benefits, limitations and exclusions. For costs and complete detail of the coverage, please contact your agent or Assurity to review the policy for more information.

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.

Policy Form No. I H1513 NY and Rider Form Nos. R I1514 NY and R I1515 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

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