

# Acci-Flex Accidental Death Benefit Insurance and Disability Rider - New York

Issue Ages	18 through 60 (age last birthday)
Issue Amounts	\$50,000 – \$350,000
Policy Fee	\$45, commissionable
Rates	Vary by gender and age.
Convertible	No
Optional Riders	Accident Only Disability Income Rider and Disability Waiver of Premium Rider
Exclusions	<ul style="list-style-type: none"> <li>• War or any act of war, declared or undeclared;</li> <li>• Service in the armed forces or unit auxiliary thereto;</li> <li>• Intentionally self-inflicting an injury;</li> <li>• Committing or attempting to commit a felony;</li> <li>• Engaging in an illegal occupation;</li> <li>• Committing or attempting to commit suicide;</li> <li>• Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;</li> <li>• Participating in any type of aviation other than as a fare-paying passenger on a scheduled charter flight operated by a scheduled airline;</li> <li>• Participating in sky diving, parachuting, or as a professional in sports or athletics;</li> <li>• While outside of the United States, its possessions or the countries of Mexico or Canada.</li> </ul>

Assurity will not pay the face amount if the death of the insured results from any of the following:



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

Your qualified app will be  
turned around in **two** days!

## Accident Only Disability Income Rider (R11514 NY)

Issue Ages	18 through 60 (age last birthday)
Elimination Period	90 days
Benefit Period	2 years
Underwriting	Simplified
Minimum Issue	\$300 monthly benefit
Maximum Issue	Lesser of \$1,800 per month or 1.5% of the face amount. The rider benefit amount is limited to a maximum of 60% of applicant's gross earned monthly income. The total of all in-force individual and group disability is considered in determining the maximum benefit.
Renewability	Renewable to age 75.
Occ. Classes	None
Exclusions	<ul style="list-style-type: none"> <li>• War or any act of war, declared or undeclared;</li> <li>• Service in the armed forces or unit auxiliary thereto;</li> <li>• Intentionally self-inflicting an injury;</li> <li>• Committing or attempting to commit a felony;</li> <li>• Engaging in an illegal occupation;</li> <li>• Committing or attempting to commit suicide;</li> <li>• Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;</li> <li>• Participating in any type of aviation other than as a fare-paying passenger on a scheduled charter flight operated by a scheduled airline;</li> <li>• Participating in sky diving, parachuting, or as a professional in sports or athletics;</li> <li>• While the insured is outside of the United States, its possessions or the countries of Mexico or Canada.</li> </ul>

We will not pay benefits under this rider for Total Disabilities that result from the Insured Person:

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

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

**For agent use only. Not for use with consumers. Only for use in New York.**

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.

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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