

**Assurity<sup>®</sup>**

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# **Accidental Death Insurance Plus**



# Prepare for the unexpected

Accidental death insurance helps you safeguard your finances and keep up with important costs – mortgages or rent, childcare, college tuition and more. Accidental Death Insurance Plus pays a direct benefit to your beneficiaries if your death is the result of an accident.

**Consider accidental death insurance if you're looking for an affordable alternative or supplement to your life insurance,** or want additional protection for a set period of time.

## Check out these advantages

- ☑ **Affordable protection** with a small monthly premium
- ☑ **Easy application** with just a few questions; no medical exams required
- ☑ **Get coverage fast**, most policies are issued within two business days
- ☑ **Guaranteed renewable** for the length of your coverage as long as premiums are paid

## Coverage on your terms

With Accidental Death Insurance Plus, **you can choose how long you'll be covered.**

- 15 years    20 years    30 years    To age 80

Plan around your family's needs and make sure you're covered during the most important parts of life.



Pictured: Assurity employee Lorena.

**Less than  
\$16 a month**

A 45-year-old male would pay less than \$16 per month for a 20-year, \$150,000 Accidental Death Insurance Plus policy from Assurity.

## **Living benefits to maximize protection**

Strengthen your coverage by purchasing optional protection. You can protect your savings and keep stress low with the **Accident-Only Disability Income Rider**. It pays you a monthly benefit if an injury from a covered accident leaves you totally disabled and unable to work.

## **Product highlights**

**Benefit amounts:** \$5,000 - \$350,000

**Issue ages:** 18-70, age last birthday, depending on coverage period

**Pays when an accidental death results from any covered accident,** whether or not you're at work.

**Common Carrier Benefit** pays two times the benefit amount if your death results from an accident while riding as a fare-paying passenger on a common carrier like a bus, plane or boat.

**Automobile Seatbelt Benefit** pays an additional 10 percent of the benefit if your death results from an accident while driving or riding in a car, and while wearing and properly using a seatbelt.



## **Talk to your insurance professional**

to see how Accidental Death Insurance Plus can provide reliable, flexible protection for your family.



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Marketing Broker

**Paul Bartlett**  
**858-451-9309**

### Find out more

[www.alternativelegacyplanning.com](http://www.alternativelegacyplanning.com)



## Conditions, Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

**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.

**Misstatement of Age and/or Gender** - If the Insured Person's age and/or gender has been misstated, an adjustment in premiums, coverage or both will be made based on the correct age and/or gender. If, according to the correct age, the coverage provided by this policy would not have become effective or would have ceased, Our only liability during the period in which the Insured Person was not eligible for coverage shall be limited to a refund of premiums.

**Exclusions** - Assurity will not pay benefits for losses that are caused by or are the result of an Insured Person: operating, learning to operate or serving as a crew member of any aircraft; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received; having a sickness, disease or infection, other than infection from an Injury received while this policy is in force; being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve, except during the active duty training of less than 60 days; being addicted to drugs, including those prescribed by a Physician that are misused or suffering from alcoholism; being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant (except those used as prescribed to the Insured Person by a Physician); being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance; committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; participating in a riot, insurrection or rebellion; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

Riders may contain additional conditions, limitations and exclusions.

NOT AVAILABLE IN NEW YORK.

Policy Form Nos. I H2004 and I H2011 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.