

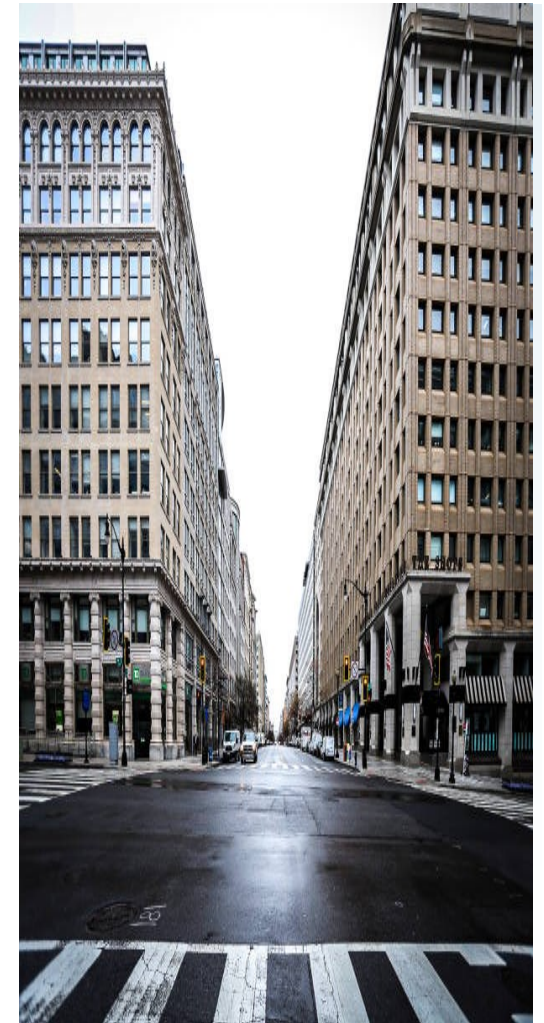
Life Insurance
Products

Auto

Renters

Homeowners

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The Broker

Welcome to the AXL Insurance Group

We are an independent insurance brokerage with over 20 years of combined experience in the insurance industry.

Why work with an independent agent/Broker? (Us)

We've always demonstrated honesty and integrity in our personal life and professional relationships.

Being under insured can be financially devastating it can also be compared to having no insurance coverage at all. Group insurance is most times offered through your employer and it may not be transferrable. Your plan benefit detail may change based on your retirement or other factors. Banks, credit unions and other financial institutions offer non-traditional life AD&D accident insurance. are not transferrable once your account is closed.

We can perform a financial analysis to find A "budget, friendly insurance policy to fit your needs.

What we do:

- We are here to protect you and your family's financial future;
- Build strong relationships.
- We protect your personal identifiable information.
- We provide tools on how to file a claim.

Health insurance

Small Group Health insurance Plans:

- Small Business Group Plans, are defined as employer contributory and non-contributory plans.
- Group size of 1-50
- Tax credits are available for Small Businesses with fewer than 25 full time, Employees, (FTE). A financial analysis is performed to determine eligibility for Qualified Health Plans (ACA)
- Average wage must be \$56,000 or less.
- Medigap, is available for persons age 65yrs. old with Medicare plan A or Medicare plan B.

Select plans may offer No- copay, deductible, or coinsurance. Small Group Plans, provide Global Solutions and Nationwide coverage.

What is a pre-existing Condition Exclusion Period?

- A pre-existing Condition Exclusion Period, means a condition (whether physical or mental, and regardless of the cause of the condition for which medical advice, Diagnosis, care or treatment was recommended or received by a healthcare practitioner within a six month (6 months) period ending on the Members enrollment date, if a pre-existing, condition applies, Benefits will not be provided for any service in connection with a Members pre-existing condition for a specified time following the Members enrollment date as stated in the Evidence of Coverage. Pre-existing condition exclusion period does not apply to Members who are under the age of nineteen years (19) years and will not apply to services furnished to any Member for pregnancy or newborns. An exclusion period may be reduced, or eliminated, if the Member produces appropriate evidence of prior credible medical coverage. This exclusion only applies if a member fails to enroll within the time frames stated in the evidence of coverage.

Short-term or Tri-Term Health insurance plans

provide essential standard healthcare plans for parents with court assigned responsibility for their children's medical expenses. Short-term healthcare plans are available for residents of the District of Columbia and Virginia. Short-Term health insurance plans are not available for Maryland residents. Here at AXL Insurance, more options are available for Maryland residents.

The most flexibility
Access 47,000 PPO network local providers
Access to thousands of PPO network national providers.

Dental Insurance

Basic dental services, Major dental services And Orthodontics

Life insurance

Individual/Family **Burial** Expense insurance

- No pre-qualification or medical required.
- Death benefit covers infants, children and Adults up to 85 years of age.
- additional insurance coverage available (AD&D)
- Air and ground transport
- Receive your payment in a little as 24 hours.

Term Life insurance/Optional Accelerated Benefit

Term Life with optional Accelerated Benefit is designed to pay cash benefits upon diagnosis of a qualifying illness or death. These plans are available for persons age 18 to 59 renewable up to age 79.

Auto& Motorized Vehicle insurance

- Comprehensive
- Liability
- Collision
- Multi-vehicle discount
- All drivers living at the same address/no rate increases regardless of age.

Umbrella insurance

- Most commonly referred to as gap insurance kicks in to cover the loss over the policy limit.

Motorcycle

- Fully insured.
- premiums are based on driving history.

Off-Road-Vehicle

- Fully insured.
- Roadside assistance & auto shop coverage..

Homeowners

- Replacement cost value, (RCV)

Renters insurance

Can a Landlord Require Me to Carry Renters Insurance?

Yes, it's legal for your landlord to require you to carry renters insurance before you sign or renew your lease.