



PRESIDENTIAL LIFE
INSURANCE



CRITICAL ILLNESS POLICY

Fight Back Against Major Health Events

MORE INFO
RobinsGroupLLC.com

CALL US
214-907-5346



Critical Illness Insurance

What's So Great About Critical Illness Insurance?

- ✓ Pays a cash lump sum upon diagnosis of a critical illness
- ✓ Pays in addition to any other insurance you may have
- ✓ Benefits can be used to pay:
 - Coinsurance and deductibles from medical insurance plans
 - Necessities like housing and car payments
 - Specialist fees and experimental treatment
 - Day-to-day living expenses like additional childcare
 - Special equipment
 - Home modifications necessary for recovery



| Critical Illness & Cancer Benefits | Plan / Coverage |
|--|-----------------------|
| Skin Cancer | \$250 |
| Cancer | 100% |
| Non-invasive Cancer | 25% |
| Benign Brain Tumor | 100% |
| Coma | 100% |
| Kidney Failure (ESRD) | 100% |
| Loss of Sight, Speech, or Hearing | 100% |
| Major Organ Transplant | 100% |
| Paralysis | 100% |
| Heart Attack (Myocardial Infarction) /Heart Event 50% | 100% |
| Advanced Alzheimer's Disease | 100% |
| Advanced Parkinson's Disease | 100% |
| Stroke | 100% |
| Coronary Artery Bypass Surgery | 100% |
| Sever Burns | 100% |
| Amyotrophic Lateral Sclerosis (ALS) | 100% |
| Childhood Conditions | 50% |
| Occupational HIV | 100% |
| Sustained Multiple Sclerosis | 50% |
| Sudden Cardiac Arrest | 25% |
| Transient Ischemic Attack | 10% |
| Health Screening Benefit | \$50 (once per year) |
| PLIC-CI-0623-TX provides Limited Benefits. This policy has specific terms and conditions relating to coverage, including limitations and exclusions. | |



At Presidential Life, we're here to help protect you, your family, and what really matters to you.

Exclusions and Limitations

Critical Illness Benefits

We will not pay for loss due to any of the following:

- 1. Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally .
 - 2. Suicide** – committing or attempting to commit suicide, while sane or insane.
 - 3. Illegal Acts** – participating or attempting to participate in an illegal activity, or working at an illegal job.
 - 4. Participation in Aggressive Conflict** of any kind, including:
 - War (declared or undeclared) or military conflicts
 - Insurrection or riot.
 - Civil commotion or civil state of belligerence.
 - 5. Illegal substance abuse, which includes the following:**
 - Abuse of legally-obtained prescription medication.
 - Illegal use of non-prescription drugs.
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Please visit www.PLICVB.com or call us at 855-639-7542

Or e-mail us at info@plicvb.com