

Acci-Flex Accident-Only Term Life Insurance and Disability Rider



Issue Ages	18 through 60 (age last birthday)
Issue Amounts	\$50,000 – \$250,000
Policy Fee	\$45, commissionable
Underwriting Classes	Male, female
Convertible	No
Riders	Accident Only Disability Income Rider, Return of Premium Rider, Waiver of Premium Rider
Exclusions (may vary by state)	<ul style="list-style-type: none"> Engaging in or attempting to commit a felony Engaging in an illegal occupation Intentionally causing a self-inflicted injury Committing or attempting to commit suicide, whether sane or insane Involvement in any period of armed conflict, whether declared or not Using drugs or alcohol except for prescribed drugs taken as prescribed Piloting a non-commercial aircraft more than 150 hours annually “Flying for pay” an aircraft outside of established air routes in the U.S. or Canada Involvement in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports Traveling outside of the U. S. or Canada for more than 14 days Operating a motor vehicle while under the influence of alcohol or drugs
Assurity will not pay the face amount if the death of the insured results from any of the following:	

Accident Only Disability Income Rider (R T27-E)

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

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 total face amount (base and term riders). The rider benefit amount is limited to a maximum of 60% of applicant's gross earned monthly income (40% in CA). The total of all in-force individual and group disability is considered in determining the maximum benefit.
Renewability	Guaranteed renewable through the earlier of: <ul style="list-style-type: none"> End of the initial level premium period of the base policy to which it is attached Attained age 65 of the insured
Rider Policy Fee	None
Occ. Classes	None
Exclusions (may vary by state)	<ul style="list-style-type: none"> Engaging in or attempting to commit a felony Engaging in an illegal occupation Intentionally causing a self-inflicted injury Committing or attempting to commit suicide, whether sane or insane Involved in any period of armed conflict, whether declared or not Using drugs or alcohol except for prescribed drugs taken as prescribed Piloting a non-commercial aircraft more than 150 hours annually “Flying for pay” an aircraft outside of established air routes in the U.S. and Canada Involved in motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing, underwater diving and pro sports Traveling outside the U.S. or Canada for more than 14 days Operating a motor vehicle while under the influence of alcohol or drugs.
No monthly benefit will be paid for a total disability that results from any of the following if the insured is:	

For agent use only. Agents selling Acci-Flex must have a **health insurance license**.

Policy form No. L T02-E. Product availability, rates, benefits, exclusions and policy provisions may vary by state and are subject to state approval. This is an abbreviated explanation of policy qualifications, limitations and exclusions. Please consult the policy contract for more detailed information.

