

**CRITICAL ILLNESS LIMITATIONS, CONDITIONS AND EXCLUSIONS continued...**

of the date 100 percent of the benefit amount is paid for each category for that insured person; the first policy anniversary following the date that insured person reaches age 21 (age 25 if a full-time student) or is married; the date benefits for such insured person are paid in accordance with the limitations provision; or the date of that insured person's death unless coverage under continuation is exercised.

**EXCLUSIONS**

Assurity will not pay benefits for conditions that are caused by or the result of the insured person being exposed to war or any act of war, declared or undeclared; engaging in an illegal occupation; participating in or attempting to commit a felony; intentionally self-inflicting a sickness or injury; committing or attempting to commit suicide, while sane or insane; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the loss or cause of loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); or actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days.

There may be other reductions of benefits, limitations and exclusions. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail.

**DISABILITY INCOME LIMITATIONS, CONDITIONS AND EXCLUSIONS continued...**

**Renewal** – The policy is guaranteed renewable to the age shown in the policy and contains a qualified right to renew to age 75.

**Right to Cancel** – The policy has a 30-day free look period.

**Termination** – Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following: when the premium is not paid before the end of the grace period; the date Assurity receives a written request to terminate; upon the insured's death; or the policy anniversary following the age shown in the policy, if the insured continues to be employed on a full-time basis after such age, the policy anniversary following the date the insured ceases being employed on a full-time basis. However, in no case shall coverage extend past the policy anniversary following age 75.

**EXCLUSIONS**

Assurity will not pay benefits for conditions that are caused by or the result of the insured being pregnant, experiencing childbirth or having an elective abortion (complication of pregnancy is deemed to be a sickness); losing an occupational or professional license or certification; being exposed to war or any act of war, declared or undeclared; engaging in an illegal occupation; participating in or attempting to commit a felony; intentionally self-inflicting a sickness or injury; committing or attempting to commit suicide, while sane or insane; being incarcerated or is caused while incarcerated in a penal institution or government detention facility; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the disability occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured by a physician); or actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days.

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 Nos. I H0920 and I H0810 (or CI-005) and Rider Form Nos. R I0928, I R0721 and R I0929 underwritten by Assurity Life Insurance Company, Lincoln, NE. Policy Form No. I H1605 NY and Rider Form No. R I1613 NY underwritten by Assurity Life Insurance Company of New York, Albany, NY.

These policies are not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients.

These policies 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.

**A Company You Can Count On**

Assurity has long lived our mission of helping people through difficult times, with a heritage dating back to 1890. As a mutual organization owned by our policyholders, we provide life insurance, disability and critical illness insurance, and voluntary employee benefits through independent brokers nationwide. Our unrelenting commitment to financial strength and stability has consistently earned us excellent industry ratings. Assurity is a certified B Corporation, demonstrating we meet rigorous standards of social and environmental responsibility.



Assurity.com

AssurityBalance®

# Critical Illness Insurance and Disability Income Insurance

## Firefighters



## Critical Illness Insurance

### What is Critical Illness Insurance?

An AssurityBalance® Critical Illness Insurance policy pays a lump-sum cash benefit upon the first confirmed diagnosis of a covered illness or medical procedure, such as:

- major burns
- cancer
- heart attack
- stroke
- plus eight other conditions

And if you collect the benefit for a condition in one category and then are diagnosed with a condition in another category, the policy will pay the full benefit to you again.

**The cash benefit is paid directly to you – to use any way you choose.**

### Product Highlights

Our simplified policy covers 12 illnesses/procedures, has a short application and no required medical exams.

- Issue ages: 18 through 64
- Benefit amount: \$5,000 to \$50,000
- A Return of Premium provision built into the policy upon death

#### Critical Illness Insurance: \$25,000 Benefit

Male	Age 25	\$12.87/month
Non-tobacco	Age 40	\$33.40/month

### Firefighters are exposed to real risks that may cause a critical illness.

#### Biological

While helping victims of fire or accidents, firefighters may be exposed to contagious and infectious diseases including blood born diseases like AIDS.<sup>1</sup>

#### Burns

Stating the obvious, firefighters have a high risk of burns. Not just those who enter burning structures or hold the front end of the nozzle, but those exposed to steam or wet, hot air may also be burned. Radiant heat is also an issue, and burns can occur from extended exposure.<sup>1</sup>

#### Cancer

The risk of coming into contact with dangerous, cancer-causing materials increases firefighters' risk of getting cancers of the colon, brain, bladder, kidney and Hodgkin's Disease.<sup>2</sup>

#### Chronic Respiratory Disease

Firefighters are exposed to numerous respiratory risks that can cause permanent lung damage.<sup>2</sup>

#### Heart Disease

Heart attacks account for 45 percent of all work-related deaths among firefighters.<sup>2</sup>

<sup>1</sup> Canadian Centre for Occupational Health and Safety, www.ccohs.oshanswers/occup\_workplace/firefighter.html, 5/6/15.

<sup>2</sup> International Association of Fire Fighters, www.iaff.org/smokefree/specialrisks.asp, 5/6/15.

<sup>3</sup> The 2010 CDA Long-Term Disability Claim Review.

<sup>4</sup> The Risks of Being a Fireman, www.chron.com, 5/6/15.

#### LIMITATIONS, CONDITIONS AND EXCLUSIONS FOR CRITICAL ILLNESS POLICY AND OPTIONAL RIDERS,

The benefit payable for Carcinoma in Situ or Coronary Bypass Surgery is 25 percent of the policy or any attached riders' benefit amount. The benefit payable for Angioplasty is 10 percent of the policy or any attached riders' benefit amount.

If, within 90 days following the policy's or attached any riders' issue date, or last reinstatement date of the policy or any attached riders, the insured person receives a first ever diagnosis of having Invasive Cancer or Carcinoma in Situ or exhibits any common or identifiable symptoms or medical problems which leads to a first ever diagnosis of Invasive Cancer or Carcinoma in Situ and would cause an ordinary prudent person to seek medical advice or treatment, Assurity will pay a reduced percentage of the benefit amount. The percentage payable will be 10 percent of the benefit amount for Invasive Cancer or 2.5 percent of the benefit amount for Carcinoma in Situ.

In the event a benefit is paid for Invasive Cancer or Carcinoma in Situ

within the first 90 days following the policy or any attached riders' issue date or last reinstatement date, coverage for Invasive Cancer or Carcinoma in Situ will end.

**Renewal** – The policy is guaranteed renewable to age 75.

**Right to Cancel** – The policy has a 30-day free look period.

**Termination** – Coverage will terminate the earliest of the following: when premiums are not paid by the end of the grace period; the date Assurity receives written notice to terminate; upon the death of the insured person; the policy anniversary following the insured person's 75th birthday; when 100 percent of the benefit amount has been paid for each category; and for any rider, the date the policy terminates for any reason or the expiration date listed in the Rider Schedule. For the Dependent Child Critical Illness Benefit Rider, if none of the above reasons for termination apply, each insured person's coverage under the rider will terminate on the earliest

Critical Illness Limitations continued on back ▶

## Disability Income Insurance

### What is Disability Income Insurance?

A Century+ Disability Income Insurance policy pays a monthly benefit amount to you, generally tax free, if you become disabled and unable to work, for a specified period of time. It can help replace your stream of income and provide financial security that you and your family desire.

**Don't risk your most valuable asset – your income.**

### Product Highlights

Our DI policy is built to work for you when you can't.

- Issue ages: 18 through 60
- Benefit periods: one-, two- and five-year
- A 15 percent discount available if three or more policies are issued by the same employer
- A Return of Premium Rider is a money-back option to refund some or all of the premiums paid when you reach age 65, die or lapse your policy

#### Disability Income Insurance:

**\$1,000 Monthly Benefit**

**with \$1,800 Supplemental Disability Income Rider  
Two-year benefit period, 90-day elimination period**

Male	Age 25	\$41.00/month
Non-tobacco	Age 40	\$59.51/month

#### LIMITATIONS, CONDITIONS AND EXCLUSIONS FOR DISABILITY INCOME POLICY,

**Foreign Travel and Residency** – Assurity will pay up to a maximum of three disability monthly benefits for any disability sustained or continued outside the United States or Canada.

**Mental/Nervous Disorders; Substance Abuse** – Assurity will pay up to a maximum of 24 disability monthly benefits during the insured's lifetime for disabilities due to mental/nervous disorders and substance abuse.

**Pre-existing Condition** – If the insured's disability is within two years from the issue date and is due to a pre-existing condition, no benefits will be paid unless the condition was disclosed and not misrepresented on the application and is not excluded by a policy amendment rider. Pre-existing condition means a sickness or physician condition for which, during the two years before the issue date, the insured had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

### Real risks that may cause a disability.

#### Overexertion

Overexertion is a leading cause of injuries to firefighters, accounting for 25 percent of all fire-related casualties. Handling ladders, hoses, axes and other equipment, along with the equipment they are wearing, while battling a difficult blaze for many hours is the cause of overexertion.<sup>1,4</sup>



#### Physical and ergonomic

Long-term effects of being a firefighter include back injuries, which are the No. 1 reason for claim payouts of disability income insurance.<sup>3</sup> Firefighters have an increased risk for cancers of the lymphatic, brain, lung and central nervous systems. Strenuous work, force, repetition, awkward postures and prolonged activities, often under extreme conditions, are physical demands firefighters must face. Using heavy equipment, SCBA, and protective equipment may require more effort to perform tasks.<sup>1</sup>

#### Psychological

Grave or uncertain danger, plus exposure to serious traumatic events or consequence of the event are leading causes of stress. Long periods of quiet or routine, interrupted abruptly by periods of intense action add to the psychological pressure firefighters face.<sup>1</sup>

#### Safety

Dangerous situations such as flashovers and backdrafts provide a risk of injury. Driving to the scene may also introduce increased potential for traffic accidents.<sup>1</sup>

**Elimination Period** – The policy contains an elimination period. Assurity does not pay benefits during the elimination period.

**Military Service** – The policy may be suspended if the insured enters active military service.

**Misstatement of Age and/or Gender** – If the insured's age and/or gender has been misstated, Assurity will adjust the amount of premiums, coverage, or both, based on the insured's correct age and/or gender. If, according to the insured's correct age, the coverage provided by the policy would not have become effective or would have ceased, Assurity's liability is limited to a refund of premiums paid.

**Misstatement of Income** – If the insured's monthly income was overstated at the time of application, an Assurity may adjust both the coverage and premiums. If, according to the insured's correct income, the coverage provided by the policy would not have become effective, Assurity's liability is limited to a refund of premiums paid.

Disability Income Limitations continued on back ▶