

Assurity®

Accidental Death Insurance Plus Underwriting Guide

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS. NOT AVAILABLE IN NEW YORK.
Product availability, features and rates may vary by state.

Important Notice

Underwriting Guide for Accidental Death Insurance Plus

Producers selling Accidental Death Insurance Plus must have a health insurance license.

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.

This is an underwriting guide for policy Form Nos. I H2004 and I H2011. Any prior guide does not apply to this product.

Policy Form Nos. I H2004 and I H2011 and Rider Form Nos. R I2005, R I2006, R I2007, R I2008 R I2009, R I2010, R I2012 and R I2013 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska. Policy and riders may contain reductions of benefits and limitations. For costs and complete details of the coverage, please contact Assurity or review the policy. **The specific policy is your ultimate authority for any questions about this product.**

This is a generic underwriting guide. **Product availability, features and rates may vary by state.** Key differences by state are summarized in the State Specific Information section. Your state may require a state-specific contract and/or application. State-specific applications are available on AssureLINK, as detailed in the Forms section.

This underwriting guide is for agent use only. It is not for use with consumers and is not for use in New York.

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General Underwriting Guidelines

Backdating Policy Issue Date

Assurity will backdate the policy issue date six months prior to application's signature date to "save age" (i.e. allow for a lesser age to qualify for a lesser rate). However, Assurity will not backdate the policy issue date to "save eligibility" (i.e. allow for a lesser age to meet eligibility requirements).

Non-U.S. Citizens

Applications may be taken for U.S. citizens who permanently reside in the U.S. or for permanent resident aliens who have lived in the U.S. for at least one year and do not plan to return to their native country on a permanent basis. The applicant's resident alien card number must be submitted with the application for a permanent resident alien. A photocopy of the resident alien card can be included in case it is required.

Occupational Underwriting Guidelines

Unacceptable Occupations for Accident-Only Disability Income Rider

Applicants employed in the following occupations are not eligible for the Accident-Only Disability Income Rider:

Actor/Actress	Explosive Handler	Model
Air Traffic Controller	FBI Agent	Musician
Armed Forces	First Mate (cruise ship)	Nanny
Asbestos Remover	Fisherman	Offshore Driller
Athlete	Flight Attendant	Photographer (aerial, war, or stunt)
Author/Writer	Flight Service Specialist	Pilot (for pay)
Bartender, Waiter, Waitress	Freelance Artist	Powerline Construction or Maintenance
Big Game Guide	Garbage Collector	Private Nurse
Boilermaker	Government Officials	Process Server
Bridge Construction or Maintenance	Guide (hunting, fishing)	Repossessing Agent
Chauffeur (self-employed)	Homemaker	Retired
Commercial Pilot	Horse Trainer	Sales (door to door)
Day Trader (stocks)	Jockey	Sculptor
Detective (private)	Karate Instructor	Servant
Diver	Longshoreman	Steeplejack
Disabled (currently)	Merchant Marine	Stevedore
Dock Worker	Military	Student
Domestic Servant	Mining (below ground)	Underwater Search and Rescue
Entertainer	Missionary	

Revisions to this Underwriting Guide

Date	Section	Update
10/01/2021	All	First version created 10/01/2021

About Assurity

We are never more than one call away.
Literally.

Connect with us!

Mailing Address:

Assurity Life Insurance Company
P.O. Box 82533
Lincoln, NE 68501-2533

Connect Online!

www.assurity.com

[linkedin.com/company/assurity-life](https://www.linkedin.com/company/assurity-life)

[facebook.com/assurity.life](https://www.facebook.com/assurity.life)

Customer Connections

Phone: (800) 276-7619

Hours: Monday-Thursday – 7:00 a.m. to 6:30 p.m. Central Time
Friday – 7:00 a.m. to 5:00 p.m. Central Time

Application Questions

By Phone: Extension 4264

By Email underwriting@assurity.com

By Fax (402) 437-4606

Policy Questions

By Phone: Extension 4279

By Email clientservicecenterrequests@assurity.com

By Fax (888) 255-2060

Claims Questions

By Phone Extension 4484

By Email claimsinfo@assurity.com

By Fax (800) 869-0368

Why Assurity?

At Assurity, we're working hard to make the business of insurance simple – more human – by listening, showing that we care and offering customers invaluable insurance products and financial protection. More than a business with a bottom line, we're a mutual organization whose mission is helping people through difficult times. By dedicating ourselves to the community, the environment and using our business as a force for good, we're able to take the long view when it comes to upholding our promises. Assurity is also the first major life and specialty health insurer to become a Certified B Corporation®, demonstrating we meet the rigorous standards of social and environmental responsibility.