

Assurity®


Acci-Flex Accidental Death Insurance New York

QUESTIONS OR QUOTES? CONTACT:



ABRAMS®
INSURANCE SOLUTIONS
INSURANCE | INVESTMENTS | RETIREMENT

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Prepare for the unexpected

Accidental death insurance helps your family keep up with some of the most important things in life like mortgage or rent, childcare, college tuition, and more. Acci-Flex is accidental death insurance, where the benefit is paid directly to the beneficiaries if the death is the result of an accident.

Consider accidental death insurance if you're looking for an affordable alternative to life insurance, if you want to supplement your current life insurance coverage, or if you're unable to qualify for life insurance.

An affordable way to protect you and your family's financial future

- ☑ **Immediate protection** - Your policy will be issued within two business days of Assurity receiving your application, provided you meet qualifications.
- ☑ **Benefits are paid directly to you** - They are also paid in addition to any other insurance or compensation you are entitled to.
- ☑ **Guaranteed renewable to age 75** - Once you've been accepted, your rates cannot be raised and Assurity cannot cancel your policy, up to age 75, if you continue to pay your premiums.



Affordable monthly premiums

For around \$30 per month, you can receive \$200,000 in accidental death coverage.¹ That cost includes a \$1,500 monthly disability benefit rider, which covers you if you become totally disabled from an accident. Take a look at these sample rates:

\$200,000 Accidental Death Benefit, \$1,500 Accident-Only Disability Income Rider Cost per month

	Age 25	Age 35	Age 45	Age 55
Male	\$31.22	\$28.12	\$26.99	\$29.57
Female	\$21.90	\$22.97	\$25.06	\$29.11

In case of a disability

When an injury leaves you unable to work, the loss of your income can quickly drain savings, while adding to an already stressful situation. The **Accidental Disability Income Rider** is an affordable way to secure an income if you suffer a total disability caused by an accident.

You may qualify for a monthly benefit of up to 60 percent of your gross monthly income (maximum \$1,800 monthly²). Accidental Disability Income Rider benefits begin after 90 days of total disability and continue for up to two years while you are totally disabled.

Product highlights

Issue ages: 18 through 60 years (age last birthday)

Benefit amounts: \$50,000 - \$350,000

Premiums: Level and guaranteed renewable to age 75

Easy to apply for - only one health question and no medical exam

Quickly find out if you're approved.

No one wants to think that an accident could happen, but if it does, Acci-Flex can help.



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Corporation

Customer Service

800-869-0355
Ext. 4264

Find out more
[assurity.com](https://www.assurity.com)

1. Depending on age, gender and amount of coverage.

2. The maximum monthly income available is the lesser of \$1,800, or 1.5 percent of the base policy face amount, and may be limited by existing coverage.

Conditions, Limitations and Exclusions

Renewal – The policy is guaranteed renewable to age 75.

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

Termination – The policy will terminate and no benefits will be payable the earliest of the following: when any premium is not paid before the end of the grace period; the date Assurity receives written notice to terminate; when the owner or insured person establishes residence in a foreign country; the policy anniversary following the insured person's 75th birthday; or upon the death of the insured person.

Exclusions – Assurity will not pay benefits if death results from: war or any act of war, declared or undeclared; service in the armed forces or unit auxiliary thereto; intentionally self-inflicting an injury; committing or attempting to commit a felony; engaging in an illegal occupation; committing or attempting to commit suicide; being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; participating in any type of aviation other than as a fare-paying passenger on a scheduled charter flight operated by a scheduled airline; participating in sky diving, parachuting, or as a professional in sports or athletics; or while the insured is outside of the United States, its possessions or the countries of Mexico or Canada. ROP Rider not available in New York. Optional riders may contain additional conditions, limitations and exclusions.

This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

ONLY FOR USE IN NEW YORK.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. Assurity reserves the right to order, at the company's expense, evidence of insurability which the company feels is necessary for the prudent evaluation of the risk.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 54 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

Policy Form No. I H1513 NY and Rider Form Nos. R I1514 NY and R I1515 NY underwritten by Assurity Life Insurance Company, Lincoln, NE.

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.