

Limitations and Exclusions for Critical Illness Insurance Policies and Riders

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ARIZONA - Limitations and Exclusions for Critical Illness Insurance Policies and Riders

SIMPLIFIED CRITICAL ILLNESS INCOME Policy Form No. I H0810 (AZ) and CRITICAL ILLNESS INCOME Policy Form No. I H0820 (AZ). OPTIONAL RIDERS for both policies: Spouse Critical Illness Benefit Rider Nos. R I0811 and R I0821 and Dependent Child Critical Illness Benefit Rider Nos. R I0812 and R I0822.

LIMITATIONS

For Policy Form No. I H0810 – 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.

For Policy Form No. I H0820 – The benefit payable for Carcinoma in Situ or Coronary Bypass Surgery is 25 percent of the policy or any attached riders' benefit amount up to a maximum of \$25,000. The benefit payable for Angioplasty is 10 percent of the policy or any attached riders' benefit amount up to a maximum of \$25,000.

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 Category 1 will end.

For Policy Form No. I H0820 – Reduced Benefit after Age 65

Beginning in the policy year immediately following the insured person's 65th birthday or five years from the policy's issue date, whichever is later, the benefit amount then in force will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

Time Limit on Certain Defenses

After two years from the issue date of the policy or your last reinstatement date, Assurity cannot use mis-statements, except fraudulent mis-statements, in your application or your reinstatement application to void coverage or deny a claim for loss that happens after the two-year period.

No claim for loss incurred after two years from the issue date of the policy, shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of the policy.

Mis-statement of Age and/or Gender

If the age and/or gender of the insured person has been mis-stated, an adjustment in premiums, coverage, or both, will be made based on the insured person's correct age and/or gender. If, according to the insured person's correct age, the coverage provided by this policy would not have become effective, or would have ceased, Assurity's only liability during the period in which the insured person was not eligible for coverage, shall be limited to the refund, upon written request to Assurity's administrative office, of premiums paid for such period.

Renewal

For Policy Form No. I H0810 – The policy is guaranteed renewable to age 75. For Policy Form No. I H0820 – The policy is guaranteed renewable for life.

That means as long as you pay premiums when due and 100 percent of the benefit amount has not been paid for each category, Assurity cannot cancel or change this policy. Assurity can, however, change the premium rates. If Assurity changes the premium rates, it can only do it after approval or acknowledgement by your state for all policies in the insured person's class. You will be given 31 days' notice by mail prior to any premium change.

Right to Cancel

You may cancel the policy within 30 days of receiving it by returning the policy to Assurity's administrative office. As soon as you deliver or mail the policy to Assurity, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives the policy. After the 30-day period, you may cancel the policy by notifying Assurity in writing that you wish to do so. The policy will be cancelled on the date Assurity receives your written notice unless your notice specifies a later date. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the policy.

Termination

Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following:

- when any premium due for the policy or any attached riders is not paid before the end of the grace period;
- the date Assurity receives your written request at our administrative office to terminate coverage unless your request specifies a later date;
- upon the death of the insured person;
- when 100 percent of the benefit amount has been paid for each category;
- For Policy Form No. I H0810 – the policy anniversary following the insured person's 75th birthday;
- For the Spouse Critical Illness Benefit Rider Nos. R I0811 and R I0821 and the Dependent Child Critical Illness Benefit Rider Nos. R I0812 and R I0822 – the date your policy terminates for any reason; or
- For the Spouse Critical Illness Benefit Rider No. R I0811 and the Dependent Child Critical Illness Benefit Rider No. R I0812 – the expiration date listed in the Rider Schedule.

For the Dependent Child Critical Illness Benefit Rider Nos.

R I 0812 and R I0822 – If none of the above reasons for termination apply, each insured person's coverage under the rider will terminate on the earliest 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.
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IDAHO – Limitations and Exclusions for Critical Illness Insurance Policies and Riders

SIMPLIFIED CRITICAL ILLNESS INCOME Policy Form No. I H0810 (ID) and CRITICAL ILLNESS INCOME Policy Form No. I H0820 (ID). OPTIONAL RIDERS for both policies: Spouse Critical Illness Benefit Rider Nos. R I0811 and R I0821 and Dependent Child Critical Illness Benefit Rider Nos. R I0812 and R I0822.

LIMITATIONS

For Policy Form No. I H0810 – 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.

For Policy Form No. I H0820 – The benefit payable for Carcinoma in Situ or Coronary Bypass Surgery is 25 percent of the policy or any attached riders' benefit amount up to a maximum of \$25,000. The benefit payable for Angioplasty is 10 percent of the policy or any attached riders' benefit amount up to a maximum of \$25,000.

If, within 30 days following the policy or any attached riders' issue date, or 10 days following the 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,

no benefits will be paid for the diagnosis.

If an insured person is diagnosed with Invasive Cancer or Cancer in Situ within 30 days following the date of issue, you may request, in writing, the cancellation of that insured person's coverage. Any premiums paid for that coverage will be refunded, less any claims received.

For Policy Form No. I H0820 – Reduced Benefit after Age 65

Beginning in the policy year immediately following the insured person's 65th birthday or five years from the policy's issue date, whichever is later, the benefit amount then in force will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

Time Limit on Certain Defenses

After two years from the issue date of the policy or your last reinstatement date, Assurity cannot use mis-statements, except fraudulent mis-statements, in your application or your reinstatement application to void coverage or deny a claim for loss that happens after the two-year period.

No claim for loss incurred after two years from the issue date of the policy, shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of the policy.

Mis-statement of Age and/or Gender

If the age and/or gender of the insured person has been mis-stated, an adjustment in premiums, coverage, or both, will be made based on the insured person's correct age and/or gender. If, according to the insured person's correct age, the coverage provided by this policy would not have become effective, or would have ceased, Assurity's only liability during the period in which the insured person was not eligible for coverage, shall be limited to the refund, upon written request to Assurity's administrative office, of premiums paid for such period.

Renewal

For Policy Form No. I H0810 – The policy is guaranteed renewable to age 75. For Policy Form No. I H0820 – The policy is guaranteed renewable for life.

That means as long as you pay premiums when due and 100 percent of the benefit amount has not been paid for each category, Assurity cannot cancel or change this policy. Assurity can, however, change the premium rates. If Assurity changes the premium rates, it can only do it after approval or acknowledgement by your state for all policies in the insured person's class. You will be given 31 days' notice by mail prior to any premium change.

Right to Cancel

You may cancel the policy within 30 days of receiving it by returning the policy to Assurity's administrative office. As soon as you deliver or mail the policy to Assurity, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives the policy. After the 30-day period, you may cancel the policy by notifying Assurity in writing that you wish to do so. The policy will be cancelled on the date Assurity receives your written notice unless your notice specifies a later date. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the policy.

Termination

Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following:

- when any premium due for the policy or any attached riders is not paid before the end of the grace period;
- the date Assurity receives your written request at our administrative office to terminate coverage unless your request specifies a later date;
- upon the death of the insured person;
- when 100 percent of the benefit amount has been paid for each category;
- For Policy Form No. I H0810 – the policy anniversary following the insured person's 75th birthday;
- For the Spouse Critical Illness Benefit Rider Nos. R I0811 and R I0821 and the Dependent Child Critical Illness Benefit Rider Nos. R I0812 and R I0822 – the date your policy terminates for any reason; or
- For the Spouse Critical Illness Benefit Rider No. R I0811 and the Dependent Child Critical Illness Benefit Rider No. R I0812 – the expiration date listed in the Rider Schedule.

For the Dependent Child Critical Illness Benefit Rider Nos. R I 0812 and R I0822 – If none of the above reasons for termination apply, each insured person's coverage under the rider will terminate on the earliest 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.

For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

The policy may not be approved in all states. The policy and rider availability, rates and features may vary by state. This description of benefits is intended only to highlight the benefits and should not be relied upon to fully determine coverage. Please refer to the policy for a complete listing of benefits, limitations, exclusions, and a description of all the terms and conditions of coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail.