

COMFORT GUARANTEED

SICKNESS RIDER

Most of the time, an illness or sickness strikes without warning. That's why we'd like to add our Sickness Rider to your Accident Policy. This rider is specifically designed to cover the costs of a sudden illness. We cannot predict an illness, but can be prepared for it.

UNEXPECTED COSTS DUE TO SICKNESS



Hospital



Therapy



Specialized Medical
Equipment



Deductibles



Medication



Copays



Necessary Home
Improvements

YOU CAN ADD THIS RIDER TO YOUR ACCIDENT POLICY ACCORDING TO YOUR NEEDS.

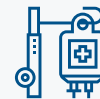
THIS RIDER COVERS



EMERGENCY
ROOM VISITS



HOSPITALIZATION



INTENSIVE
CARE



RECOVERY INCOME
FOLLOWING
HOSPITAL STAY



RECOVERY INCOME
FOLLOWING
AMBULATORY SURGERY



FOLLOW-UP
MEDICAL
TREATMENT

TAILORED TO YOUR NEEDS

WHO IS ELIGIBLE?



Individuals



Spouses/Domestic Partners



Children

If a covered individual is a Medicaid beneficiary, Policy benefits may be assigned and paid directly to the state Medicaid agency. Any payments you receive may be considered income for purposes of healthcare eligibility.

WE AIM TO PROVIDE COMFORT AND PEACE OF MIND DURING DIFFICULT TIMES.



EXCLUSIONS AND LIMITATIONS

This endorsement will not provide benefits under the following circumstances: (1) Injuries or conditions related to these circumstances, except if more than ninety days have elapsed from the date of the accident causing the injury and the accident occurred after the date of effectiveness of this endorsement. (2) Cosmetic, reconstructive surgery, or any complication related to it. (3) Losses resulting from pre-existing conditions, as defined.

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Going Beyond
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