Fast Submit Guide
Accident Insurance & Quick Issue Critical Illness Insurance

Before the Application
- Producer is health licensed/appointed in issue state
- Client's legal name, date of birth, address and contact information available
- Payment information ready
- Client available to answer questions, access their email and complete any required signatures

Key Product Details
Accident Insurance
- Issue ages 15 days-70 (under 18 only if juvenile is a U.S. citizen or policyowner is a foreign resident parent)
- Guaranteed issue for health underwriting; no health questions asked
- Citizenship/residency and Instant ID results may not meet the criteria for streamlined underwriting and the application will be closed out as incomplete

Quick Issue Critical Illness
- Issue ages 18-64
- Answer "No" to all 6 questions
  1. Do you have other critical illness insurance coverage?
  2. Have you ever been diagnosed with or treated for any type of cancer (other than non-melanoma skin cancer)?
  3. Have you ever been diagnosed with or treated for heart disease, stroke, or any serious circulatory condition?
  4. Have you ever been diagnosed with or treated for any chronic or serious medical condition? (examples: Diabetes, kidney disease, liver disease, lung disease, HIV/AIDS, or any condition requiring an organ transplant)
  5. Do you currently need, or have you ever needed, help or supervision to perform daily living activities? (examples: Bathing, dressing, eating, walking or managing medications.)
  6. During the past 2 years, have you been advised to have any diagnostic or screening tests that you did not complete, for which results were abnormal, or for which you are still waiting for results?
- Instant decision available
- MIB results may not meet the criteria for streamlined underwriting and the application will be closed out as incomplete

Third-Party Data & Referrals
- Mis-keyed applicant information (name, DOB, address, SSN) is a common avoidable cause of referral — verify entries before submitting
- Instant ID runs on every case: *"Low risk"* = instant decision; *"High risk"* may require an additional report, documentation or proof of identity

Foreign Resident Cases
- Insured has lived in the U.S. for at least 1 year
- Insured intends to permanently reside in the U.S. and has no plans to return to their native country on a permanent basis.
- See Foreign Resident Guidelines for complete details.

If additional information is requested, email **underwriting@assurity.com**

Payment
- Bank draft or credit card information entered accurately
- Billing mode and first draft date selected – **coverage doesn't start until this date**