Assurity

Quick Issue Specified Disease Insurance - New York

Product Highlights

Issue Ages	18 through 64 (age last birthday)
Underwriting Classes	Male/Female, Tobacco/Non-Tobacco
Benefit Amounts	$5,000 – $50,000
Additional Diagnosis	The lump-sum benefit will be paid for each different diagnosed specified disease.
Covered Conditions	☑ **Heart Attack* –** 100% ☑ **Stroke** – 100% ☑ **Invasive Cancer** – 100%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Non-Invasive Cancer** – 25%; Invasive Cancer and Non-Invasive Cancer combined cannot exceed 100% ☑ **Advanced Alzheimer's Disease** – 100%
Waiting Period	No benefits will be paid for diagnosis of Invasive Cancer or Non-Invasive Cancer during the first 30 days of the policy. For diagnosis of Invasive Cancer or Non-Invasive Cancer during the 30-day waiting period, the policy will be voided and premium refunded.
Renewability	Guaranteed for life. Benefits do not reduce.
Electronic Application	E-app is available
Policy Fee	$25 annually, non-commissionable

Producers selling specified disease insurance must have a health insurance license.

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Conditions, Limitations and Exclusions

For a list of all limitations and exclusions, refer to the actual policy.

Pre-existing Condition – Policy's pre-existing condition limitation applies to conditions six months prior to the issue date and six months after the issue date.

Exclusions – Assurity will not pay benefits for conditions that are caused by or are the result of the insured person: being exposed to war or any act of war, declared or undeclared; serving in the armed forces or units auxiliary thereto; being addicted to drugs or suffering from alcoholism; participating in a felony, riot or insurrection; engaging in aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; intentionally self-inflicting an injury; or committing or attempting to commit suicide.

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SPECIFIED DISEASE INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. 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.

Policy Form No. I H1820 (NY) is underwritten by Assurity Life Insurance Company of New York, Albany, NY.