Assurity®

Short-Term Disability Insurance



Pictured: Assurity associate Kevin and daughter.

Protect your most valuable asset

So much depends on your ability to earn a living – if you were ever totally disabled and unable to work due to an accident or sickness, having a steady income during that time becomes even more important. With a **weekly benefit** paid directly to you, Assurity Income Protection helps ensure you're able to stay on top of everyday expenses while you recover.



Advantages

- **Get affordable, customizable protection** that pays you a weekly benefit
- **Choose how long you get paid** while you're totally disabled, and how long you wait for the first payment
- **Keep your insurance** if you change jobs or retire prior to age 65
- **Easy application and fast approvals** with no medical exams for most people
- **Optional coverage** for stay-at-home parents*

Protection that fits how you work

Are you self-employed? How about a freelancer or someone who works multiple jobs? Whether you're a business owner, a 9-5 worker, or anything in between, we'll consider everything you do when it comes time to replace your income.

*Not available in California

How it Works

1 **Suffer an accident or sickness**
You aren't able to work for an extended period because you are totally disabled due to an illness or injury.

2 **Submit a claim**
Submit your claim to Assurity.

3 **Get paid**
Receive weekly benefits while disabled, after your policy's elimination period, based on the benefit period you elect.



While you're recovering, you can use the money to help you cover regular monthly bills, like your mortgage, car payment, credit cards, groceries and other expenses. If you do return to work, but can't do the same job because of your disability, you may still receive weekly benefits.

Need-to-know definitions

Elimination Periods
The number of consecutive days one must be totally disabled before they become eligible for benefits – a longer elimination period lowers the cost of coverage, and vice versa.

Benefit Periods
The maximum timeframe benefits are payable for a given period of total disability – a longer benefit period will result in a higher cost of coverage, and vice versa.

Own-Occupation Definition of Disability[1]
Assurity defines a total disability as the inability to work at the insured's regular occupation at the time disability begins, even if the insured still might be able to work at another occupation.

Total Disability[2]
A sickness or injury is considered a total disability if it keeps you from doing all the substantial and material duties of your regular job and requires a physician's care during the benefit period.

How much coverage do I need?

Income Protection is meant to keep enough money flowing into your household if you're disabled and unable to work, so it's important to look at your expenses and determine how much you'll need for replacement. If the disability becomes long term, planning for things like retirement, future living expenses and children's education expenses is essential.



Start with a look at your monthly bills

Mortgage/rent	
Car payment	
Student loans	
Credit card payments	
Child care	
Cell phone	
Utilities	
Cable/internet	
Groceries	
Other	
Total	
(divided by 4) Weekly Total	

Choose a weekly benefit amount that helps cover the bulk of your expenses.

How much does it cost?

Income Protection can cost as little as one percent of your income. It's hard to think about insurance versus all those other things you buy. But protecting your income helps you live your best life in the long run.

How much does income protection stack up against other things you buy each month? Let's compare.



Car insurance:

$110[3]



Dining out:

$293[4]



High speed internet:

$68[5]



Cell phone:

$127[6]



Income protection:

$70.11[7]

Is it worth it?

It may not happen to you — but more than one in four people over the age of 20 will become disabled during their working lives.[8] For some people, Income Protection makes a big difference in their daily lives. Check out these sample claim payouts:

Occupation, gender	Age when disabled	Cause of disability	Weekly benefit amt.	Benefit payment duration	Total claim amt. paid
Welder, male	40	Spinal disorder	$450	2 years	$46,800
Sales agent, female	57	Cancer	$180	48 weeks	$8,640
State Patrol Officer, male	33	Migraine/vision problems	$250	1 year	$13,000
Waitress, female	31	Cancer	$375	26 weeks	$9,750

Customized for you

Income Protection is highly customizable, so you can create coverage that fits your needs, goals and budget.

1 Pick your coverage

There are two types of coverage available – **Accident & Sickness,** which covers disabilities from both accidents and illnesses, and **Accident-Only*** coverage which is less comprehensive but will have lower premiums.

Accident & Sickness **Accident-Only**

2 Pick your benefit period

Your benefit period is the maximum length of time you'll receive weekly benefits while totally disabled. A longer benefit period will result in more expensive coverage, while a shorter benefit period will be more affordable.

◯ 13 weeks* ◯ 26 weeks ◯ 1 year ◯ 2 years

3 Pick your elimination period

Your elimination period is the amount of time you must be disabled before you start receiving benefits. A longer elimination period will reduce your premiums, but you won't be paid as quickly. Note that elimination periods may be different depending on whether you're disabled by an accident or an illness, and all elimination periods aren't available with every benefit period.

◯ 0 days ◯ 7 days ◯ 14 days ◯ 30 days ◯ 60 days ◯ 90 days

*Not available in California

Built-in policy features

Partial Disability Benefit: Pays 50 percent of your benefit if you're partially disabled and have resumed part-time employment following a period where you were receiving total disability benefits.

Presumptive Disability Benefit: Pays out the full weekly benefit upon the permanent loss of sight in both eyes, hearing in both ears, speech, use of both hands, use of both feet or use of one hand and one foot, regardless of whether you're working or under a physician's care. The elimination period does not need to be satisfied to receive benefits.

Waiver of Premium Benefit: Waives your premium during a total disability.

Childbirth Benefit *(Accident & Sickness Coverage Only)*: Pays a lump sum benefit of two times your weekly benefit, not to exceed $500, if you become disabled as a result of experiencing childbirth. Payable for up to one child per calendar year.

Organ Donor Benefit *(Accident & Sickness Coverage Only)*: Pays your weekly benefit if you become disabled as the result of transplanting an organ or donating bone marrow to another person.

Customize your coverage further

Add these riders to your policy to expand your protection

Catastrophic Disability Rider* *(Accident & Sickness Coverage Only)*: Pays an additional benefit on top of your original benefit payment if you're catastrophically disabled and the elimination period has been satisfied.

Guaranteed Insurability Rider: Gives you the opportunity to increase your total disability income coverage within a specific time period.

Retroactive Injury Rider: Pays a lump-sum benefit after your policy's elimination period if an injury causes you to become totally disabled.

Return of Premium Rider: A money-back option to refund some or all of the premiums paid for your policy and optional riders, less any benefits paid when you cancel or lapse your policy, reach age 65 or die.[7]

Stay-at-Home Spouse Disability Income Rider*: Pays a weekly benefit after your policy's elimination period if your insured spouse is totally disabled.

Protecting your income is one of the best ways you can prepare for an unexpected accident or illness – and Assurity's Income Protection is coverage you can count on to help you through difficult times.

*Not available in California

Assurity®

Protecting what matters most

At Assurity, insurance has always been about people first. Since 1890, our financial strength and steady purpose have been a constant in a changing world. As a mutual organization and Certified B Corporation, we're built to serve, rooted in the simple idea that doing good is good business.

Our mission of helping people through difficult times guides everything we do. We stand beside people balancing it all – jobs, families, dreams, and responsibilities.

When the ground shifts, we're here for what matters most. Because life is full of milestones and moments worth protecting.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

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Learn more at bcorp.com

1. In California, "Own Occupation" has been replaced by "Usual Occupation" which is defined as follows, "any employment, business, trade or profession and the Substantial and Material Duties of the occupation the insured was regularly performing for their employer when the disability began. Usual occupation is not necessarily limited to the specific job the insured performed for their employer.
2. In California, Total Disability is defined as follows: Due to a sickness or injury, the insured is unable to perform with reasonable continuity the substantial and material duties necessary to pursue their usual occupation and they are not working in their usual occupation. After benefits have been paid for two years, it means that due to a sickness or injury, the insured is unable to perform with reasonable continuity any occupation in which they could reasonably be expected to perform satisfactorily in light of their age, education, training, experience, station in life and physical and mental capacity.
3. U.S. News, Average Cost of Car Insurance in the U.S. for 2022, 2022.
4. Bureau of Labor Statistics, Consumer Expenditures, 2020.
5. Open Technology Institute, 2020 Cost of Connectivity Report, 2020
6. JD Power and Associates, US Wireless Total Experience Study, 2020
7. Provides a $1,000 weekly benefit, 1-year benefit period with a 30-day elimination period for Accident & Sickness, based on 38-year-old, non-smoking male earning $100,000 in a professional or office-type occupation.
8. U.S. Social Security Administration, Fact Sheet, 2021.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. 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 on any application. The policy may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage.

NOT AVAILABLE IN NEW YORK.
Policy Form No. I H2016 and, if made available, associated Form Nos. R I2019, R I2020, I R2021, R I2022, R I2023, R I2024, and R I2025 are underwritten by Assurity Life Insurance Company, Lincoln, Nebraska.

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