

Assurity®

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# 重大疾病保險





# 在您最需要的时候 让您高枕无忧

您希望能够随心所欲，自在生活——这个愿望值得守护。但如果不幸罹患重病，就会希望能够无所顾忌地关注首要事项：康复。

购买 Assurity 重大疾病保险，帮助您做好准备。一经确诊承保范围内的疾病，即可获得赔付。您可以随意使用这笔钱来支付费用，减轻财务负担。

## 赔偿金可供随意支配



支付自付额和共付额 /  
共同保险保费



弥补因误工而损失的收入



支付日常开支——抵押  
贷款 / 房租、水电费、  
儿童保育费



支付实验性治疗费用  
和旅费



## 重大疾病保险的运作原理

1

得知自己身患承保范围内的疾病或病症。

2

向 Assurity 提出索赔。

3

获得现金赔付。

### 量身定制

- 即时承保——无需体检或化验——赔付金额为 5,000 美元至 75,000 美元不等
- 如果选择全面核保，则赔付金额为 75,001 美元至 500,000 美元不等
- 如果投保 6 个月后被诊断出患有另一种疾病，可获得额外赔付<sup>1</sup>
- 保证终身续保
- 可支付额外费用购买更多保险选项，例如退还保费，或自动增长<sup>2</sup> 赔付金额<sup>3</sup>。

### 承保范围内的病症

- 心脏病<sup>4</sup>
- 冠状动脉搭桥术
- 血管成形术
- 中风
- 浸润性癌
- 非浸润性癌
- 肾功能衰竭
- 主要器官移植
- 阿尔茨海默病晚期
- 瘫痪
- 昏迷

有关承保范围内的具体病症和详情，请查阅保单。

面对重大疾病时，难免会心事重重。Assurity 重大疾病保险让您能够无所顾忌地关注康复情况，而不是财务状况。



# 我们的不同之处。

## 相互扶持

在过去的 130 多年中，人们在艰难时期依靠于我们的财务实力相互扶持。

## 向善的力量

作为一家已获得认证的共益企业 (B Corporation)，我们致力于为员工、社区和环境创造积极的影响。



## 个人服务

我们的总部位于内布拉斯加州林肯市，那里的员工以真诚、负责、高效的态度为客户提供所需服务。

1. 额外的重大疾病不得由已予以赔付的重大疾病引起或促成。
2. 在保单取消、保单失效或被保人年满 75 岁时，将根据退还保费附加条款退还保费，但需扣除已赔付的任何保单和附加条款的保费。
3. 根据赔付递增附加条款，在 10 年内的每个保单周年日，赔付金额都将增长，增长额为初始赔付金额的 5%。
4. 心脏病发作不包括保单签发之日前发生的陈旧性心肌梗塞、心脏骤停、心脏停搏或心肺停止。

## 条件、限制与除外条款

以下限制和除外条款适用于大多数州批准的保单。各州的限制和除外条款可能有所不同。有关所有限制和除外条款的清单，请参阅实际保单。

**投保前已存在的病症** - 对于由投保前已存在的病症引起的重大疾病，Assurity 将不予赔付，除非该重大疾病是在该保单自保单签发日或最后复效日起生效满 12 个月后确诊。

**70 岁后赔偿金减少** - 在被保人 70 周岁生日后的首个保单周年日或保单签发日起三年后（以较晚者为准），保单赔付金额将自动减少 50%。此金额即为保单剩余有效年限内可领取的赔付金额。

**除外条款** - 对于以下原因引起或造成的情况，Assurity 将不会向被保人支付赔偿金：遭受战争或者任何宣战或未宣战的战争行为；现服役于任何武装部队或其附属单位，包括国民警卫队或陆军预备役，现役训练期不足 60 天的情况除外；参加悬挂式滑翔、热气球搭乘、蹦极、跳伞、潜水、风帆滑翔、机动车辆竞速、驾帆船滑翔、风筝伞滑翔、登山或攀岩、B.A.S.E. 跳伞、高空跳伞或洞穴潜水等运动；吸毒成瘾或酗酒；醉酒（根据发生损失的管辖区内管理机动车辆操作的法律来确定）或受违禁药物 / 麻醉剂的药力作用（医生为被保人开具的处方中使用的麻醉剂除外）；犯下或企图犯下重罪；监禁于刑事监禁所或政府拘留设施中；从事非法职业；故意自我伤害；或者企图自杀（无论精神是否失常）。

不适用于纽约州。

重大疾病保险的赔付范围有限。此保险并非综合重大医疗计划或 Medicare 补充险。有关赔偿金的说明只是为了强调被保人可获得的赔偿金，不应作为确定保险范围的全部依据。如果此类说明与保单条款存在任何冲突之处，则以保单为准。此保单可能包含赔偿金减少、限制和除外条款。关于保险的费用和完整的细节，请联系您的保险代表或 Assurity，查看保单以了解更多信息。

新型冠状病毒感染的诊断或治疗不在重大疾病保险的承保范围内。

第 230 号通告披露：本通讯稿中所涵盖的任何美国税务信息不拟用于或写下以用于，且不得用于以下用途：(i) 规避“国内税收法典”规定的处罚，或 (ii) 向另一方推销、营销或推荐本文中所述任何事项。

保单单号 IH1820 和附加条款表格编号 R I1821、R I1822、R I1824、R I1825、R I1826、R I1827、R I1828、R I1829 和 R I1830 由内布拉斯加州林肯市 Assurity Life Insurance Company 签署。

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本材料的英文版为官方版本，用于应用和解释；中文普通话版仅供参考。此处引用或宣传的保险单仅提供英文版本，在发生争议时，以本材料和保险单的英文版本为准。由于可能存在语言差异，本材料中包含的声明不一定反映了用英文撰写的保险单内容。

The English language version of this material is the official version for purposes of application and interpretation and the Mandarin version is provided for informational purposes only. The insurance policy(s) referenced or advertised herein is only available in English, and the English version of this material and the policy will control in the event of a dispute. Statements contained in this material do not necessarily, as a result of possible linguistic differences, reflect the contents of the policy written in English.

## 客户服务热线

800-276-7619

分机号 4264

## 了解更多信息

[assurity.com](http://assurity.com)



**Assurity**<sup>®</sup>

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# Critical Illness Insurance





# Peace of mind when you need it most

You want the freedom to live your life your way — and that's worth protecting. Should you ever face a critical illness, you'll want the freedom to focus on what's most important: your recovery.

Help prepare with an Assurity Critical Illness Insurance policy. After a diagnosis of a covered illness, you'll receive a payment. Use the money however you choose to cover costs and ease your financial worries.

## Money to use how you want



**Deductibles and copays/coinsurance**



**Lost income from missed work**



**Everyday expenses - mortgage/rent, utilities, childcare**



**Experimental treatments and travel**



## How it Works

1

You learn you have a covered illness or condition.

2

Submit your claim to Assurity.

3

You receive a cash benefit.

### Designed for you

- Instant decision – no medical exams or labs – for benefit amounts from \$5,000 to \$75,000
- Full underwriting for benefit amounts from \$75,001 to \$500,000
- Additional payments if diagnosed with another illness after six months<sup>1</sup>
- Guaranteed renewable for life
- Purchase more options for an additional cost, such as a return of your premium or an automatic increase<sup>2</sup> to your benefit amount<sup>3</sup>

### Covered conditions

- Heart attack<sup>4</sup>
- Coronary artery bypass surgery
- Angioplasty
- Stroke
- Invasive cancer
- Non-invasive cancer
- Kidney (renal) failure
- Major organ transplant
- Advanced Alzheimer's disease
- Paralysis
- Coma

Please consult your policy for specific covered conditions and details.

When faced with a critical illness, you'll have enough on your mind. Assurity Critical Illness Insurance gives you the freedom to focus on your recovery, not your finances.



## Why we're different.

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619  
Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)

1. Additional critical illness cannot be caused or contributed to by a critical illness for which benefits have been paid.
2. Return of Premium Rider will pay a returned premium benefit, minus any policy and rider benefits paid, upon policy cancellation, policy lapse or the insured's age 75.
3. Increasing Benefit Rider increases the benefit amount by 5 percent of the initial benefit amount on each policy anniversary for 10 years.
4. 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

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

**Pre-existing Condition** – Assurity will not pay benefits for a critical illness that is caused by a pre-existing condition unless the date of diagnosis is after this policy has been in force for 12 months from the issue date or last reinstatement date.

**Reduced Benefit After Age 70** – On the policy anniversary immediately following the later of the insured's 70th birthday, or three years from the policy's issue date, the policy benefit amount will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

**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; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where 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); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

NOT AVAILABLE IN NEW YORK.

CRITICAL ILLNESS 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.

Critical Illness Insurance does not cover the diagnosis or treatment of COVID-19.

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Policy Form No. I H1820 and Rider Form Nos. R 11821, R 11822, R 11824, R 11825, R 11826, R 11827, R 11828, R 11829 and R 11830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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