



# Term Life Insurance

## Protect your family in case the unforeseeable happens

Term life insurance from National General offers the financial protection your loved ones need in the event of your death to protect your family's finances.

### Select your benefit level

Choose coverage based on your family's needs and budget:

\$20,000	\$25,000
\$30,000	\$50,000
\$75,000	\$100,000

### Benefits can help:

- » Cover everyday expenses after loss of income.
- » Help pay off mortgage or college tuition.
- » Provide financial peace of mind during the child raising years.

## Plan Details

### Benefits

- » Lump-sum cash benefit. The money is paid to your beneficiary and can be used as they wish.

### Requirements

- » Complete a health history questionnaire, with no medical exam required.\*
- » Eligibility age 18 through 64.

### Limitations

- » Rates are guaranteed for 5 years.
- » Policy auto renews through age 85. *(Unless death or expiration on the policy benefit schedule is met.)*
- » Primary and Spouse coverage only. *(No dependent coverage or child only policies.)*

\*Product is medically underwritten.

# Limitations and Exclusions

We will not pay benefits for loss caused by any of the following:

- As a result of war or an act of war while the Covered Person is serving in any civilian non-combatant unit serving with the U. S. military, provided such death occurs while serving in such units or within six months after termination of service in such units, whichever is earlier.
- As a result of the special hazards incident to service in any civilian non-combatant unit serving with the U. S. military, if the cause of death occurs while the Covered Person is serving in such units and is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area while serving in such units or within six months after the termination of service in such units, whichever is earlier.
- As a result of war or an act of war, within two years from the Effective Date of coverage, while the Covered Person is not serving in the U. S. military, if the cause of death occurs while the Covered Person is outside the home area, provided such death occurs outside the home area or within six months after the Covered Person's return to the home area.
- As a result of air travel, in any sort of vehicle, except as a fare-paying passenger traveling on a regularly scheduled flight by an airline, the death benefit will be limited to the amount of premium paid for the Covered Person and no accidental death benefit will be payable.
- Suicide within the first two years of a Covered Person's Effective Date under this Policy or the date of reinstatement with respect to a Covered Person.

For the purposes of this section, "home area" means the 50 states of the United States and its territories, the District of Columbia and Canada.

"War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization. "Act of war" means any act peculiar to military, naval or air operations in time of war.

In the event of death by any of these excluded acts, benefits will be limited to the premium paid for coverage on the Covered Person.

Term Life coverage is renewable to the earlier of the death of the Policyholder, or the first renewal after your 85<sup>th</sup> birthday, provided there is compliance with plan provisions, including dependent eligibility requirements. The policy includes an initial five year rate guarantee and National General Accident & Health has the right to change premium rates upon providing appropriate notice.

**For use in every state EXCEPT: CT, NY, and VT**

National General Accident & Health markets products underwritten and issued by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation. Each underwriting company is financially responsible for its respective products. National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation have been rated as "A-" (Excellent) by A.M. Best.

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