

(COMPANY NAME)

(ACCIDENTAL DEATH AND DISMEMBERMENT ONLY) (ACCIDENT ONLY) COVERAGE

OUTLINE OF COVERAGE

- (1) Read the Policy Carefully - This outline of coverage provides a very brief description of the important features of the policy. Please note that this outline is not intended to be a part of the insurance contract. Only the actual policy provisions are final and binding. The policy itself sets forth in detail your rights and obligations as well as those of the insurance company. PLEASE READ THE POLICY CAREFULLY!

(Accidental Death and Dismemberment Only) (Accident only) Coverage - Policies of this category are designed to provide, to persons insured, coverage for certain losses resulting from a covered accident ONLY, subject to any limitations contained in the policy. Coverage is not provided for basic hospital, basic medical-surgical or major medical expenses.

- (3) Benefits - (A brief specific description of the benefits contained in this policy.)

(Note: The above description of benefits must be stated clearly and concisely, and must include a description of any deductible or copayment provision applicable to the benefits described.)

- (4) Limitations on Benefits - (A description of any policy provisions that exclude, eliminate, restrict, reduce, limit, delay or in any other manner operate to qualify payment of the benefits described in (3) above.)
- (5) Renewability and Continuation of Coverage - (A description of policy provisions respecting renewability or continuation of coverage including age restrictions and any reservations of right to change premiums.)
- (6) If You Are Considering Replacing Your Current Coverage: Before you replace your current policy with another, you should review both policies in order to determine whether replacement is in your best interests. The new coverage may be different in important respects. You should be aware of these differences, whether they are temporary or permanent. If you obtained your current policy from another agent or a representative of another company, ask that agent or representative any questions you may have about that policy.

- (7) Questions? If you have any questions that are not answered by this outline of coverage, be sure to ask your agent or insurer representative.
- (8) Read Your Policy. If you purchase the offered policy, read it carefully as soon as you receive it.

(Note: Items (6), (7) and (8) are to be used only for group policies.)