

If you became disabled, could you pay your insurance premiums?

Our Waiver of Premium Rider can help.

If you were to become disabled, you might face the additional challenge of loss of income. Paying the bills — groceries, utilities, mortgage payments — would be hard enough, but what about your life insurance? Would you be able to continue paying the premium?

Unum's interest-sensitive whole life insurance policy offers an added benefit that can help you pay your life insurance premium if you become disabled — a Waiver of Premium Rider.



How the waiver works

- The waiver of premium is available to eligible employees between the ages of 15 and 55.
- If chosen by your employer, this rider is automatically included in your policy.
- The premiums you pay during the six-month waiting period are refunded.
- To qualify for waiver of premium benefits, your disability must begin before age 65.

Did you know?

- Three out of 10 employees between the ages of 35 and 65 will be out of work for three months or longer due to an accident or illness.¹
- 38% of workers could pay their bills for three months or less if they couldn't collect a paycheck due to a disabling illness or injury.²



How to apply)

To learn more, watch for more information from your employer.

¹ Commissioners Individual Disability Table A, Society of Actuaries, 1985.

² Council for Disability Awareness, "The Disability Divide, CDA 2010 Consumer Disability Awareness Survey," March 2010.

This information is not intended to be a complete description of the insurance coverage available. The coverage may vary or be unavailable in some states. The coverage has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21794 and contact your Unum representative.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee
In NY, underwritten by: First Unum Life Insurance Company, New York, New York

Unum complies with all state civil union and domestic partner laws when applicable.

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