

Income Protector

Income protection if you are ever injured or sick and unable to work.

BENEFIT SELECTION SUMMARY

Coverage Highlights

- **Portability.** This is an individually underwritten policy and you own it. Unlike typical “group benefits” through your employer, this coverage stays with you even if you leave your present job.
- **Total disability payments** made for covered illnesses and accidents.
- **Benefits are payable** if you are unable to perform all the substantial and material duties of your occupation.
- **Disability caused by pregnancy** is covered the same as any other covered sickness.†
- **Partial recovery payments** for up to three months following a total disability if you return to work and earn less than 75% of your pre-disability income.
- **Waiver of any premiums** due after the first 14 days of total disability following any applicable elimination period until the end of your benefit period.
- **Guaranteed Renewability** to age 65. Thereafter, you may renew the policy until age 70 or upon receipt of your Social Security retirement benefits, whichever is earlier.

Other benefits and options

- Total disability benefit payment options, when coordinated with Workers’ Compensation, can provide up to 60% of your current gross monthly income for covered on-the-job accidents.

You selected:

- **For illness** \$ _____ per month
- **For an off-the-job accident** \$ _____ per month
- **For an on-the-job accident** \$ _____ per month
- Total disability benefits are payable for up to _____ months. (*Extended Benefits Rider* provides coverage for an additional _____ months and pays \$ _____ monthly.)
- Benefits begin after _____ days of total disability for a covered accident and/or _____ days for a covered sickness.

Premium Payment/Coverage Start

- Based on the coverage amounts and options you selected, the amount deducted each pay period is only:

\$

- If eligible, your coverage will take effect on:

_____*
(the earlier of the policy issue date or the date that premiums are first deducted).

*subject to underwriting approval

Exceptions and Limitations

A pre-existing condition is not covered unless the total disability caused by the condition begins more than two years after the issue date. A pre-existing condition is a medical condition not disclosed on the application for which (1) medical advice or treatment was recommended by, or received from, a physician within the 12 month period before the issue date; or (2) symptoms existed within the 12 month period before the issue date which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

This policy will not pay for total disability resulting from: (1) intentionally self-inflicted injury; (2) cosmetic surgery or other elective procedures which are not medically necessary; or (3) mental illness without demonstrable organic cause.

†Losses due to normal pregnancy that occur within ten months of the policy effective date are not covered.

This is a brief description of available plans, benefits, exceptions and limitations. See the policy for complete details of the features and benefits of your coverage.

Policy forms 19845, 194045

CI-DIP

You have selected one of the fine products available through the *U-Select*® benefits program from Combined Insurance. If you have any questions or concerns about this product or would like to take advantage of our “Tele-Claim” expedited claims processing service, please call our helpful customer service representatives at **1-800-544-9382** between 7:30 a.m.–6:00 p.m. (Central Time).

Combined Insurance Company of America
Chicago, Illinois

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