

**IF YOU GOT INJURED
TODAY.....
WHO WOULD
COVER YOUR BILLS
TOMMORROW?**

**LIFE, DISABILITY &
ACCIDENT INSURANCE
SOLUTIONS**



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 info@GuardianMyLife.com

 244 5th Avenue NY NY 10001

 www.GuardianMyLife.com



GUARDIAN MY LIFE
Independent Insurance Agent



Accident Protector



Combined Insurance's Accident Protector – a good decision

This accident coverage provides cash benefits to help you and your loved ones when needed most.

Protection that works for you

The Accident Protector covers you on or off the job, 24 hours a day, every day of the year. You are the owner of this policy - even if you change employers you can keep your coverage without interruption. Claims are payable to you and are paid in addition to any other insurance you might have.

Every 10 minutes, 1180 people in the United States will suffer an injury severe enough to require doctor or medical professional attention.¹



Specified indemnity benefits payable for a covered accident

	CHOICE
Hospital Confinement (within 90 days of injury)	\$150 per day
Intensive Care	\$5,000 per accident
Ground Ambulance (within 72 hours of injury)	\$100
Air Ambulance (within 72 hours of injury)	\$500
Blood and Blood Plasma	\$150
Transportation (minimum 3 trips, more than 100 miles from home)	\$300 per trip
Family Lodging (maximum lifetime benefit of \$3,000)	\$100 per day
Recovery Following Hospital Confinement (payable up to the number of days hospitalized)	\$100 per day
Emergency Room Visits (within 72 hours of injury)	\$100
Emergency Room Follow-up Treatment (urgent care visits) (within 30 days of injury)	\$25 per treatment (up to 4 treatments)
Urgent Care Visit** ((within 30 days of injury))	\$100
Appliances	\$100
Minor Outpatient Surgery **	\$250
Major Outpatient Surgery **	\$1,000
Concussion (within 90 days of injury)	\$100
Physical Therapy	\$25 per session (maximum 10 sessions)
Major and Minor Fractures	Minor \$250, Major \$1,000
Health screening test or procedure (payable once per year, per insured)	\$50
Accidental Loss of Life and Dismemberment - Any Accident	Insured \$10,000, Spouse \$5,000, Child \$2,500
Loss of One Limb or Sight in One Eye	Insured \$25,000, Spouse \$10,000, Child \$5,000
Loss of Life or Multiple Limbs or Sight in Both Eyes	Insured \$100,000, Spouse \$100,000, Child \$50,000
Accidental Loss of Life - Common Carrier	Insured \$100,000, Spouse \$100,000, Child \$50,000
Hospital Confinement (per day)	Insured \$165 Spouse \$165 Child \$82.50



Accident Protector

Limitations and Exclusions

Accident policy coverage Exclusions

Benefits will not be payable if a loss is directly caused by or results from any sickness or disease, or a covered person's:

1. Suicide or attempted suicide, or intentionally self-inflicted injury;
2. Committing or attempting to commit a felony;
3. Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;
4. War or any act of war, declared or undeclared, or serving in any armed forces or units auxiliary thereto; or
5. Aviation other than as a fare-paying passenger or charter flight operated by a scheduled airline.

Accident Death/Dismemberment Benefit* (AD&D)

This benefit is payable if a covered person sustains an injury, which within 180 days from the date of the accident that caused the injury, is the sole cause of loss of life, limbs, or sight.

The "Common Carrier" benefit is only payable if a covered person sustains an injury, which within 180 days from the date of the accident that caused the injury, is the sole cause of death and occurred while riding as a fare-paying passenger on a common carrier.

* Only one benefit amount will be paid for multiple losses resulting from the same accident.

Hospital means a short-term, acute, general hospital which:

- (1) is primarily engaged in providing, by or under the continuous supervision of Physicians, to inpatients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons;
- (2) has organized departments of medicine and major surgery;
- (3) has a requirement that every patient must be under the care of a Physician or dentist;
- (4) provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- (5) if located in New York State, has in effect a hospitalization review plan applicable to all patients which meets at least the standards set forth in section 1861(k) of United States Public Law 89-97 (42 USCA 1395x[k]);
- (6) is duly licensed by the agency responsible for licensing such hospitals; and
- (7) is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

A minor outpatient surgery is performed in a clinic, doctor's office or emergency care facility. A major outpatient surgery is performed in an ambulatory surgical center or in a hospital operating room.

A minor fracture means the breaking of the nose, teeth, fingers, thumbs or toes. A major fracture means the breaking of any other bone of the body.

*All benefits shown are "per accident" unless otherwise noted.

**Child benefit paid at 50% of amount shown.

¹injuryfacts.nsc.org/all-injuries/preventable-death-overview/minute-by-minute/, 2025

This is very important

If a covered individual is a medicaid recipient, policy benefits may be assigned and payable to your state medicaid agency. Also, benefit payments you receive may count as income for medicaid eligibility purposes.

Important Notice

This is a supplement to health insurance and is not a substitute for Major Medical, or other minimum essential, coverage.

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

Hospital does not include a nursing home or convalescent care facility, whether such facility is independent or associated with a Hospital.

This document contains a brief description of policy Form No. series 44028-315 and Urgent Care Rider Form No. series 40100. This policy provides ACCIDENT insurance only and does not pay benefits for loss from sickness. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which Combined Insurance expects to return as benefits, when averaged over all people with this policy. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.



Accident and Sickness Protector

IMPORTANT: THIS IS A FIXED INDEMNITY POLICY, NOT HEALTH INSURANCE

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized.
You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- The policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have most of the Federal consumer protections that apply to health insurance.

Looking for comprehensive Health Insurance?

- Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Chubb Group Companies Providing This Notice

ACE American Insurance Company, ACE Property and Casualty Insurance Company, Combined Insurance Company of America, Combined Life Insurance Company of New York, Federal Insurance Company and Indemnity Insurance Company of North America



Accident and Sickness Protector

Combined Insurance's Accident and Sickness Protector – a good decision

This accident and sickness coverage provides cash benefits to help you and your loved ones when needed most.

Just consider that in 2022 out of 5 people sought medical attention for an injury.



Protection that works for you

The Accident & Sickness Protector covers you on or off the job, 24 hours a day, 365 days a year. You are the owner of this policy — even if you change employers you can keep your coverage without interruption. Claims are payable to you and are paid in addition to any other insurance you might have.

Specified indemnity benefits payable for a covered Accident or Sickness include:

	INSURED CHOICE PLAN (PLAN II)	SPOUSE/CHILD CHOICE PLAN (PLAN II)
Hospital Confinement (per day)	\$165	\$165 / \$82.50
Optional Riders Available		
Outpatient Surgery		
Major	\$1,000	\$1,000 / \$500
Minor	\$100	\$100 / \$50
Intensive Care (per day)	\$1,250	\$1,250 / \$625
Emergency Room (per visit; max. 4 visits/year)	\$200	\$200 / \$100

¹ National Safety Council, InjuryFacts.nsc.org, 2024

Accident and Sickness Protector

Limitations and Exclusions

Accident and Sickness Policy coverage exclusions

Benefits will not be payable if loss is directly caused by or results from any of the following:

1. Intentionally self-inflicted injuries;
2. Normal pregnancy or childbirth, except for Complications of Pregnancy; or
3. Cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.

Optional riders

The outpatient surgery (Form Series 42906), intensive care (Form Series 42905) and emergency room (Form Series 42907) riders are available for an additional premium.

Spouse (Rider Form No. 42908-NY) and Child (Rider Form No. 42909-210) coverage are also available for an additional premium.

This is very important

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Pre-existing conditions limitation

Loss caused by a pre-existing condition is not covered unless such loss begins 12 months or more from the issue date of the policy.

Pre-existing condition means a sickness or disease which:

1. Required medical advice or treatment in the 12 months before the issue date of the policy; or
2. Symptoms existed within the 12 months before the issue date for which a reasonably prudent person would have sought medical advice or treatment.

Very Important

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

This document contains a brief description of Accident & Sickness Hospital Indemnity Policy (Form Series 42904), Intensive Care Rider (Form Series 42905), Outpatient Surgery Rider (Form Series 42906) and Emergency Room Rider (Form Series 42907). See the policy and riders for complete details of benefits, exclusions and limitations.



Combined Insurance Monthly Rates

Rates are good as of April 2025



Age: 18-64

Individual: \$15.17 | Individual/Spouse: \$26.00 | Individual & Children: \$26.00 | Family: \$36.83

ACCIDENT & SICKNESS PROTECTOR

Age	Individual	Individual/Spouse	Individual & Children	Family
18-34	\$26.85	\$52.33	\$46.15	\$71.62
35-44	\$33.72	\$65.62	\$51.77	\$83.67
45-54	\$39.10	\$72.46	\$53.96	\$87.32
55-59	\$45.38	\$83.96	\$58.58	\$97.16
60-64	\$51.73	\$95.54	\$63.19	\$107.00

THE DOUBLE PLAY RATES > AP + ASP

Age	Individual	Individual/Spouse	Individual & Children	Family
18-34	\$42.02	\$78.33	\$72.15	\$108.45
35-44	\$48.89	\$91.62	\$77.77	\$120.50
45-54	\$54.27	\$98.46	\$79.96	\$124.15
55-59	\$60.55	\$109.96	\$84.58	\$133.99
60-64	\$66.90	\$121.54	\$89.19	\$143.83



Combined Insurance Monthly Rates

Rates are good as of April 2025



CANCER RATES (AGES 18 - 44)

Plan	Non-Smoking Individual	Non-Smoking Family	Smoking	Smoking Family
SILVER	\$13.42	\$22.27	\$21.41	\$37.07
GOLD	\$20.21	\$33.45	\$32.08	\$55.56
PLATINUM	\$26.92	\$44.63	\$42.83	\$74.13

CANCER RATES (AGES 45 - 54)

Plan	Non-Smoking Individual	Non-Smoking Family	Smoking	Smoking Family
SILVER	\$21.76	\$38.70	\$41.28	\$75.77
GOLD	\$32.59	\$58.05	\$61.83	\$113.69
PLATINUM	\$43.43	\$77.40	\$82.47	\$151.62

CANCER RATES (AGES 55 - 64)

Plan	Non-Smoking Individual	Non-Smoking Family	Smoking	Smoking Family
SILVER	\$30.79	\$55.99	\$59.43	\$110.42
GOLD	\$46.27	\$84.02	\$89.18	\$165.64
PLATINUM	\$61.66	\$112.06	\$118.94	\$220.85



Looking For An Accident Product? Choose A Champion

The Champion Product Series is designed to help employers deliver practical and flexible benefit solutions to their employees.

Insurance Protection that Pays Employees More

Our First Accident benefit pays \$100 as soon as the first claim for a covered accident is submitted.

Flexibility that Saves Money

Customizable benefit amounts help employers drive utilization and save employees money.



EMPLOYER

NEW YORK

No One Plans on Getting Injured... But Just In Case, We've Got You Covered

Accident Champion is Combined Insurance's product developed for employers to champion insurance and protect their employees from the unexpected costs due to accidental injuries.

Practical benefits such as our Family Care coverage, better meet employee needs. And Flexibility helps to influence behavior by customizing the benefit amounts paid for Hospitalization, Emergency Room, Urgent Care and Doctor visits.



First Accident Benefit pays an additional \$100



Notable Benefits



First Accident Benefit

Pays \$100 when an employee files his or her first claim for covered accident benefits. We want our customers to know we appreciate them and we care. \$100 is paid in addition to all other benefits.



Rehabilitation Package

A hospital confinement is often followed by rehabilitation with physical, occupational or speech therapy before your employee can return home and back to work. A daily benefit is paid while confined at a rehabilitation center.



Family Care

Pays a daily benefit for up to 30 days to help with childcare. When a parent is recovering in a hospital or rehab center, daily benefits are paid for each child in organized care.

Here's How Accident Champion Benefits Can Work:

Accident insurance helps pay for the unexpected costs of an accidental injury. Accident Champion provides benefits for initial care, injuries, treatment, facility care, and follow-up care.

If an employee gets injured at soccer practice and breaks a leg, here's how benefits may stack up:

ENHANCED PLUS PLAN

First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$45
Fracture	\$1,000
Crutches	\$100
Physical Therapy	\$500
Follow-up Visits	\$150
Total Payment	\$2,220

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance or policy for terms and conditions.



Flexible and Customizable

Choose from Base, Enhanced, and Enhanced Plus plans and customize them to best fit the needs of your employees.

Customize Emergency Care

Employers can choose the benefit amounts for initial treatment. Each available in \$25 increments.

Emergency Room • Urgent Care • Doctor's Office

If you want to drive utilization toward urgent care centers, you can customize urgent care benefits to be higher than emergency room benefits.

Customization enables you to align the benefit amount for an initial doctor visit with the employee co-pay, or increase the benefit amount when there is no co-pay option. Dial these benefits up or down. You decide.

Comprehensive, Competitive and Budget-Friendly

Base, Enhanced, and Enhanced Plus designs all include the same expansive list of benefits shown below. The key difference among these plans is the benefit amounts. You can offer two plans and let employees choose the one that is right for their needs and budget.

Benefits are payable for the following:

First Accident Benefit	Emergency Dental
Hospital Admission	Eye Injuries
Hospital ICU Admission	Family Care
Hospital Confinement	Follow-ups
Hospital ICU Confinement	Fractures
Rehab Admission	Herniated Disc Surgery
Rehab Confinement	Knee Cartilage (torn) Surgery
Emergency Room	Lacerations
Urgent Care	Lodging
Initial Doctor's Visit	Loss of hand, foot, finger, toe, or sight
Abdominal/Thoracic Surgery	Major Diagnostic Exams
Accidental Death	Organ Loss
Air Ambulance	Outpatient Surgery Facility
Ambulance	Physical Therapy
Appliance	Prosthetics
Blood	Skin Graft
Burns	Tendon, Ligament, Rotator Cuff
Catastrophic Accident	Transportation
Chiropractic Care	X-ray
Coma	
Concussion	
Dislocations	

Choose The Plan For Your Employees

	BASE	ENHANCED	ENHANCED+
Admission Benefits			
Hospital-Standard	\$500	\$1,000	\$1,250
Hospital-ICU	\$1,000	\$2,000	\$2,500
Rehab Center	\$500	\$1,000	\$1,250
Confinement Benefits			
Hospital-Standard (per day, up to 365 days)	\$150	\$225	\$250
Hospital-ICU (per day, up to 30 days)	\$300	\$450	\$500
Rehab Center (per day, up to 30 days)	\$90	\$135	\$150
Recovery (per day, up to 7 days)	\$50	\$75	\$100

Features

Immediate 24-Hour Coverage

Coverage becomes effective for eligible employees on the date the application is signed.

Portable

Employees can keep their coverage even if they change jobs or retire.

Guaranteed Renewable for Life

Employee coverage cannot be cancelled as long as premiums are paid as due.

Guaranteed Issue

No medical history is required.

Highly Competitive Rates

HSA Compatible

24 Hour and Non-Occupational Plans

Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available
- Children ages 0 to 26, no student status required



Combined Life Insurance Company of New York brings a relationship with the following assets to our clients and customers.

Financial Strength

Combined Life Insurance Company of New York

- A subsidiary of Combined Insurance Company of America (CICA)
- Rated "A+" Superior by A.M. Best
- A Chubb company

Chubb

- \$228.9 billion in total assets
- \$57.5 billion in gross premiums
- "A++" Superior by A.M. Best
- "AA" Very Strong by Standard & Poor's

World Class Administrative Service

Consolidated Billing & Payroll Deduction

- Serving thousands of business clients, including more than 600 in New York
- Single point of contact for each client
- Custom billing for each client

Claims

- Paying more than \$1.275 million in benefits every business day; over \$262,000 every business day in New York

Leading Edge Product Portfolio

Champion Product Series

- Insurance products developed specifically for the employer market
- Practical, flexible, competitive
- Accident, Critical Illness, Disability Income, Hospitalization*.

Protector Product Series

- Individual products developed to help financially protect families
- Associations & employer groups, direct bill & payroll deduction
- Accident, Critical Care, Cancer, Disability, Life

Enrollment Support & Benefit Communication

- Full range of proprietary and third party enrollment systems
- One Minute Benefit Planner makes needs analysis easy

A Supplemental Insurance Leader

Providing Supplemental Insurance to Individuals and Families; since 1971 in New York



CICA has: 2.7 Million Policies in Force



\$13.8 Billion of Life Insurance



\$773.8 Million of Gross Premium



This document is a brief description of Policy No. 44075-AE. See the policy for complete details about features, benefits, exclusions and limitations that may vary by state. This document is not intended for use with employees.

This is a supplement to health insurance and not a substitute for major medical or other minimum essential coverage.

*underwritten by ACE Property and Casualty Insurance Company



Family Life Protector for Children

Combined Life Insurance's Family Life Protector for Children – a Good Decision

This Whole Life policy gives your child the gift of lifetime protection to age 100. Be among the quarter of a million people who purchase life insurance for a child each year. When needed most, this guaranteed lifetime protection, as long as premiums are paid when due, will pay the beneficiary up to \$50,000, depending on the plan you choose.

4 in 10 households would have immediate trouble paying living expenses if the primary wage earner died¹



Helping Loved Ones Carry On

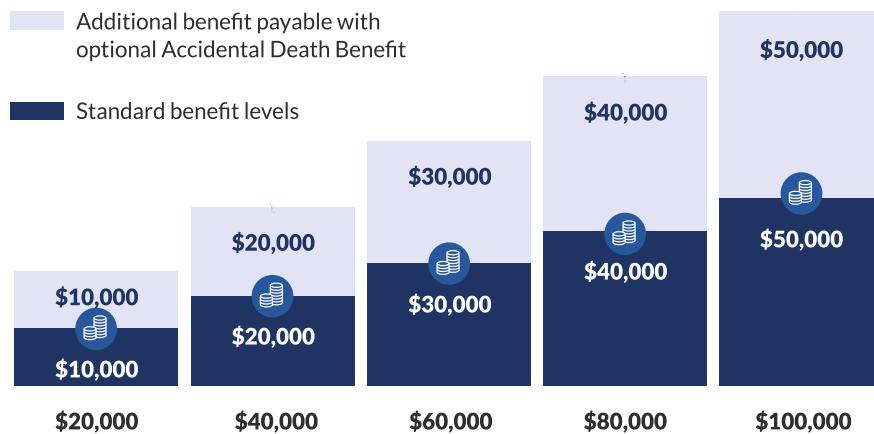
With Family Life Protector coverage, get up to \$50,000 in cash paid directly to the beneficiary you choose.

Immediate Security While Your Child Is Young

The policy begins covering your child on day one. Benefits can never be reduced or canceled because of future changes in health.

Accidental Death Benefit (Optional)

If you selected the optional Accidental Death Benefit, we will double the benefits paid to the beneficiary when death is the result of an accident.



Non-forfeiture Values

After the first few years your policy is in force, the policy will begin to build cash, loan, and reduced paid-up insurance values. See the table of non-forfeiture values attached to your policy for specific values.

¹ The 2023 Insurance Barometer Study. Life Happens and LIMRA.



Family Life Protector for Children

Living Benefits

If the insured is diagnosed with a terminal condition, which in the opinion of a licensed Physician would generally result in death within twelve months, the policyholder can apply for up to \$50,000 while living. The money can be used how and when it is needed most, providing a little extra financial security.

Receipt of Accelerated Death Benefits may be taxable and may impact eligibility for certain public assistance programs.

What We Will Not Pay

- No benefit is payable for death caused by suicide during the first two policy years.
- If you purchase the Accidental Death Benefit: no accidental death benefit is payable for death caused or contributed to by suicide or attempted suicide, any act of war, military service, or flying in any aircraft other than as a fare paying passenger. Accidental death must, be independent of any other cause, occur within 180 days* of injury, and not be caused or contributed to by sickness or disease.

Waiver of Premium

After six consecutive months of total disability, Combined Insurance will waive the premium due while the insured remains totally disabled or until age 65, whichever comes first. Waiver of Premium is available for disability which occurs after age 16 but prior to age 60.

Important Notes

Benefits under the Accidental Death Benefit are payable if the accident occurs before the policy anniversary following the insured's 65th birthday.

This is a brief description of Policy Form No. 33055. See the policy for complete information.

For use in: NY

Universal Life Protector

Valuable Coverage for You and Your Family When It's Most Needed



BENEFIT SUMMARY

COVERAGE SUMMARY

- **Portability**

This is an individual policy and you own it. Unlike typical group benefit through your employer, this coverage stays with you even if you leave your present job.

- **Premium protection**

As long as sufficient premiums are paid, you can keep your coverage until age 100.

- **Flexible premiums**

Once you've built up sufficient cash value, you can lower or even skip premium payments! as long as there are sufficient funds to cover the cost of protection.

- **Accelerated payment benefit**

Pays full or partial benefits (up to \$75,000) early if you are diagnosed with a terminal illness before attaining age 64.

- **Guaranteed interest rate of 25% (compounded yearly)**

The income earned on your cash value amount is tax deferred and the death benefit is free of any income taxes

The policy can be assigned as collateral for a loan.

COVERAGE OPTIONS

- Choice of the Death Benefit amount

You selected \$_____

- Optional spouse, children's and grandchildren's coverages available (even if you are not covered)

Your selected **benefit amount** is

Spouse \$_____

Children: \$10,000 \$20,000 per child

Grandchildren: \$10,000 \$20,000 per grandchild

¹ See the policy illustration for further details

² Under current laws

This document is a brief description of the product benefits and limitations which may vary by state. See the policy for complete details of your coverage.

PREMIUM PAYMENT/ COVERAGE START

- Based on the coverage amounts and options you selected the amount deducted each day 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)

LIMITATIONS

- Coverage will end and a limited benefit amount be payable for death resulting from suicide committed within two years of the policy date. The limited amount will equal all premiums paid on the policy less policy debt and partial surrenders.
- If the insured's age was misstated in the individual application, life insurance proceeds will be adjusted.
- Because the premium is flexible, payment of the regularly scheduled premium does not guarantee that there will be sufficient account value to keep the policy in effect.

INCONTESTABILITY

- Except for non-payment of premiums, this policy will be contestable during the insured's lifetime after it has been in force for two years from the issue date



Questions
About Claims?

Vist my .combinedinsurance.com
We make claims easy.

Policy Forms 146002-619

** Subject to underwriting approval



UNIVERSAL
LIFE PROTECTOR



Universal Life Protector

Valuable Coverage for You and Your Family When It's Most Needed



Producer Compensation Disclosure

Combined Life insurance Company of New York employs insurance producers licensed by the State of NEW York Insurance producers are authorized by their license to confer with customers about benefits, terms and conditions of insurance policies. offer advice concerning the policy and sell insurance. The role of a producer in any particular transaction typically involves one or more of these activities.

If you purchase coverage, compensation will be paid to the producer by Combined insurance Compensation may vary depending on a number of factors including the type of policy selected. In some cases, other factors such as the volume of business or profitability of an insurance policy a producer provides to an insurer also may affect compensation.

You may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance by contacting our company by phone at +1 (516) 430-0675 or by requesting information in writing to Guardian Life Insurance Company of New York, 244 5th Avenue NY NY 10001



Income Protector

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



BENEFIT SUMMARY

COVERAGE SUMMARY

- **Portability** You own this policy Unlike typical group benefits through your employer this coverage stays with you even if you leave your present job
- **Total disability payments** are made for covered sickness and accidental Injuries
- **Own occupation coverage.** Benefits are paid if you are totally disabled and unable to perform the duties of your present job
- **Partial** recovery payments of one-half the monthly benefit 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.** There after you may renew the policy until age 70 Or upon receipt of your Social Security retirement benefits. whichever 15 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.

Your selected **benefit amount** is **For illness \$** _____ per month
For an off- the-job accident \$ _____ per month
For an on- the-job accident \$ _____ per month

Your selected **benefit period** is _____ month

Your selected **elimination period** is **For an accident \$** _____ days
For a sickness \$ _____ days

This is a supplement to health insurance and is not a substitute for major medical or other minimal essential coverage

PREMIUM PAYMENT/COVERAGE STATRT

- Based on the coverage amounts and options you selected the amount deducted each day 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

DEFINITIONS

- Total disability or totally disabled means the inability to perform all the substantial and material duties of your occupation. The total disability must begin while the policy is in force
- Sickness means illness or disease, including pregnancy and the complications of pregnancy See Limitations below
- Injury means bodily injury due solely to an accident independent of all other causes and must occur while the policy is in force.

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 preexisting condition is a medical condition not closed 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 a ordinarily prudent person to seek diagnosis, care or treatment.
- This policy will not pay for total disability occurring within the first 10 months of the issue date where the total disability directly arises from you giving birth naturally or by caesarean
- This policy will not pay for total disability resulting from; (1) Intentionally self-inflicted injury, (2) cosmetic surgery or elective procedures which are not medically necessary, or (3) mental illness without demonstrable organic cause.

Policy Forms 19845-194045

This is a brief description of the products benefits, definitions, exceptions and limitations which may vary by state. See the policy for complete details of your coverage.

Questions about claims? Visit CombinedInsurance.com/claims or call 1.800.544.9382. We make claims easy

Combined Insurance Company of America | Chicago, IL
www.combinedinsurance.com

WS-DIP-1
 CBS-180-0319

THE DOUBLE PLAY



**GUARDIAN
MY LIFE**
516 -430-0675

FOR ALL EMPLOYEES!

Hospital Confinement (within 90 days of injury)	\$150 per day
Intensive Care	\$5,000 per accident
Ground Ambulance (within 72 hours of injury)	\$100
Air Ambulance (within 72 hours of injury)	\$500
Blood and Blood Plasma	\$150
Transportation (minimum 3 trips, more than 100 miles from home)	\$300 per trip
Family Lodging (maximum lifetime benefit of \$3,000)	\$100 per day
Recovery Following Hospital Confinement (payable up to the number of days hospitalized)	\$100 per day
Emergency Room Visits (within 72 hours of injury)	\$100
Emergency Room Follow-up Treatment (urgent care visits) (within 30 days of injury)	\$25 per treatment (up to 4 treatments)
Urgent Care Visit** ((within 30 days of injury))	\$100
Appliances	\$100
Minor Outpatient Surgery **	\$250
Major Outpatient Surgery **	\$1,000
Concussion (within 90 days of injury)	\$100
Physical Therapy	\$25 per session (maximum 10 sessions)
Major and Minor Fractures	Minor \$250, Major \$1,000
Health screening test or procedure (payable once per year, per insured)	\$50
Accidental Loss of Life and Dismemberment - Any Accident	Insured \$10,000, Spouse \$5,000, Child \$2,500
Loss of One Limb or Sight in One Eye	Insured \$25,000, Spouse \$10,000, Child \$5,000
Loss of Life or Multiple Limbs or Sight in Both Eyes	Insured \$100,000, Spouse \$100,000, Child \$50,000
Accidental Loss of Life - Common Carrier	Insured \$100,000, Spouse \$100,000, Child \$50,000
Hospital Confinement (per day)	Insured \$165 Spouse \$165 Child \$82.50



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