

# COMPREHENSIVE INSURANCE POLICY

## ***Secure Life Insurance Company***

Policy Number: INS-2025-847392

Effective Date: January 1, 2025

## **1. POLICY OVERVIEW**

This Comprehensive Insurance Policy provides combined Health, Life, and Property coverage for the primary policyholder and eligible dependents. Eligible dependents include a spouse, children under 26 years of age, and any additional family members listed in the policy schedule.

## **2. COVERAGE DETAILS**

Health Insurance includes hospitalization, emergency care, doctor visits, prescriptions, preventive care, diagnostics, and surgery. Life Insurance provides a \$500,000 death benefit with an additional \$250,000 accidental death benefit. Property Insurance covers dwelling, personal property, and additional living expenses.

## **3. EXCLUSIONS AND LIMITATIONS**

Exclusions include cosmetic procedures, experimental treatments, self-inflicted injuries, flood and earthquake damage, war-related deaths, and intentional property damage.

## **4. PREMIUM INFORMATION**

Total monthly premium is \$650, covering Health, Life, and Property insurance. Payments may be made monthly or annually with a discount for annual payments.

## **5. CLAIMS PROCESS**

Claims must be reported within 24 hours. Required documentation must be submitted for review. Claims are typically processed within 10–15 business days.

## **6. CUSTOMER SERVICE**

Customer service is available Monday through Friday. Claims support is available 24/7. Contact via phone, email, or online portal.

## **7. CANCELLATION AND RENEWAL**

Policies may be canceled with written notice. Policies automatically renew annually unless declined.

## **Insurance Agency Customer Care Knowledge Base**

**Q: How do I file a claim?**

A: Call our claims line or submit through the portal.

**Q: What is a deductible?**

A: The amount you pay before insurance starts paying.