

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.