

A Sale You Can Feel Good About

Protect your clients from the catastrophic financial effects of a critical illness or injury. Assurant Critical Illness Coverage pays a lump sum of cash clients can use for anything they need in the event of covered conditions.

Affordable Coverage, Exceptional Protection

Health care costs are ever increasing, and many people think they can't afford supplemental coverage. But in the event of a covered critical illness, most people can't afford not to have it. The monthly premiums are surprisingly affordable, and it can greatly reduce the financial impact of critical illness.

Paul's story

Paul is a 35-year old husband and father of three who had an unexpected stroke that left him unable to work for six months. He spent two weeks in a hospital and two months in a rehabilitation facility. When he was released, he needed daily in-home care for almost four months.

Here is a snapshot of Paul's medical expenses he had to pay during his illness and recovery.

Expense	Paul's Out-of-Pocket Cost
2009 Annual Deductible	\$500
2010 Annual Deductible	\$500
Six Mortgage Payments	\$8200
Six Month's Household Expenses	\$8800
Home Care	\$5000
Uncovered Medical Expenses	\$4500
Total	\$27,500

Fortunately, Paul had critical illness coverage that paid a lump sum of \$25,000 directly to him to use however he and his family chose. So instead of having to come up with \$27,500, Paul only had to pay \$2500 out-of-pocket.

His \$36 monthly investment* in his critical illness plan protected him and his family from financial devastation and potential bankruptcy.

A Win-Win Opportunity: Protect Your Clients; Help Your Bottom Line

Enroll your clients in Assurant Health's Critical Illness Coverage, and:

- Protect your clients' finances in the event of a covered illness
- Help you meet your need for a steady stream of income

Contact me to learn more about this win-win opportunity and other Assurant Health solutions!

Name:
Phone:
E-mail

* Not an actual case - presented for illustration only. Sample premium rate is for two adults, age 35, nonsmoking, residing in Wisconsin, with a \$25,000 critical illness benefit and a \$12,500 term life insurance benefit.