Your action can also be the distribution at the address mentioned in this distribution guide.

If a premium was paid in excess, we will refund it on request of the contract owner at any time. Mail or send a copy of the certificate of insurance in the event of a claim, contact American Bankers Life Assurance Company of Florida toll free at 1-800-459-6415.

No insurance coverage will be provided after termination with a contract of credit to the making of an insurance contract with the insurer specified by the distributor.

Any contract may contain provisions allowing its transferability without restriction to the client, or use fraudulent tactics to induce the client to purchase a contract that is not made subject to the contract of credit.
The purpose of this distribution guide is to describe the group insurance products offered by Protector Insurance for you, which are designed to protect you against unexpected medical expenses. It is easy for you to understand. In addition, it is intended to allow you to determine whether the insurance product meets your needs, without having an insurance agent present. This guide is intended for employees of large companies, who wish to determine the nature of coverage, and for employees of smaller companies, who wish to understand the details of the insurance contract.

DESCRIPTION OF THE PRODUCT OFFERED

Nature of Coverage

b) Summary of Specific Features

a) Nature of Coverage

• Amount of Protection and Conditions of Payment

b) Summary of Specific Features

• Waiting Period

• Beneficiary of the Insurance

................................................................7

EMPLOYMENT/EMPLOYED:

DEFERRED PAYMENT PLAN:

terminal illness

• the date when

DATE OF LOSS:

means the date on which a loss is incurred.

means a date between 10 and 120 days prior to the

INVOLUNTARY UNEMPLOYMENT/INVOLUNTARILY

• for the Life, Dismemberment, Terminal Illness, Accidental

installments.

Total Disability:

To be entitled to the Dismemberment Benefit, you must:

1. To be entitled to the Dismemberment Benefit, you must:

2. Subsequent Monthly Payments

3. If a claim is approved, we will issue you an

INVOLUNTARY UNEMPLOYMENT benefits for a

Your last benefit payment may be pro-rated based on the

• be less than 80 years old.

We will not pay the benefit if you return to work;

• is married to an insured person, or

If you are self-employed, you may qualify for Involuntary

• we will then credit the payment to your

If a claim is approved, we will issue you an

At the completion of benefit payments, you may request

• are unable to work;

You are still eligible, we will:

Your monthly premium rate is based on

Insured: means a person who has been insures, or who will be

We will not pay the benefit if you return to work;

• are unable to work;

You are still eligible, we will:

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