

Policy Exclusions and Limitations

- Your coverage excludes payment for disability resulting from certain causes. These exclusions vary by state. Exclusions include, but are not limited to, disability resulting from a pre-existing condition. Refer to your certificate for specific limitations.
- A pre-existing condition is defined as an Injury or Sickness for which an Insured received treatment or advice during the 24 month period immediately prior to his Effective Date of Insurance (6 months in Connecticut; 12 months in North Dakota, South Dakota and Wyoming). After the Insured has been covered for 24 consecutive months, Total Disability starting thereafter will be covered.

Apply Today.

This vital protection could help save you from the additional burden of having to sell your home, or worse, losing your home to foreclosure because of an inability to make your monthly mortgage payment due to disability.

Home Assurance is a disability insurance and is underwritten by Transamerica Premier Life Insurance Company, a Transamerica Company (Home Office - Cedar Rapids, IA). Benefits are paid to the beneficiary selected by the mortgagor. The mortgagor remains liable to pay the mortgage loan.

Disability Insurance is available in all states. Policy provisions and exclusions may vary from state to state. See policy ML1000IPM, master policy series MD1000GPM for complete details, terms, and conditions. Exclusions, limitations, and terms of availability apply to this coverage. For cost and complete details, contact your loan officer. Not for use in New York.

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Mortgage Disability Insurance

Protection you can count on



MORTGAGE DISABILITY INSURANCE

Why take the risk?

Who will make your mortgage payments if you can't? With Home Assurance mortgage disability insurance, that's a worry you may not have to face. If you become disabled due to a covered illness or accident, we may provide benefits that could be used to help pay your mortgage payments.

Who is eligible for the protection?

You may apply for this protection if:

- You are a mortgagor with this financial institution under age 60
- You are actively working at least 30 hours per week

Qualification

You and your co-borrower (if applying for joint coverage) must complete an application that includes health questions and be approved by the company.

If there are two homeowners, can we both apply?

Yes! Joint coverage is available and each insured may be covered for half of the loan payment. If both of you are disabled at the same time, the insurance company may provide a benefit to help pay your total payment, not to exceed the policy maximum.

When are benefits payable?

After you have been totally disabled while insured for longer than your elimination period, you are eligible to receive a monthly benefit. Benefits will be paid for the first 12 months if you are totally disabled from working at your own occupation. After the first 12 months, you must be unable to work at any occupation that you are reasonably suited for, up to your maximum benefit period. During the disability period, you must be under the regular care of a physician.

What are my maximum benefits?

- If you are under age 50 at the time of your total disability, we may make up to 24 monthly benefit payments (not to exceed the policy limits) while you

remain totally disabled.

- Should you become totally disabled between the ages of 50 and 64, we may make up to 12 monthly benefit payments (not to exceed the policy limits) while you remain totally disabled.

Can I choose my elimination period?

Yes! You may choose either a 30 or 90 day elimination period when you apply for coverage. After you have been disabled for longer than the elimination period you have selected, you may receive a monthly benefit equal to your monthly mortgage payment, if single coverage (not to exceed the policy limits). This benefit begins on the day after your elimination period has passed, if single coverage. Benefits for partial months of total disability will be paid at the rate of 1/30th of the monthly benefit for each day of total disability.

Maximum Benefit Amount:

- 30-day elimination is \$1,250 per month
- 90-day elimination is \$2,000 per month

When does my coverage terminate?

Your insurance stops when:

- You request termination of coverage in writing
- You do not pay the premiums that are due
- The date the policy ends
- You reach the termination age of 65
- Depending upon your state of residence, there may be additional events that prompt termination of the coverage. Please see your loan officer for a complete listing of the termination provisions.

How is my monthly premium determined?

Your premium is based on your choice of elimination period (30 or 90 days) and your mortgage payment. Your rates will not increase unless they are increased for everyone insured under this plan.

Misstatement of age can affect any benefit payable.