

Terms and Conditions:

I have read, understand, and agree to the Terms and Conditions in the Outline of Coverage, including the limitations and exclusions for the insurance policies I have selected. I also understand that the policy(ies) I selected do not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and do not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to [www.Healthcare.gov](http://www.Healthcare.gov).

THE ACCIDENTAL DEATH AND DISMEMBERMENT POLICY IS PAID ON A FIXED INDEMNITY BASIS.

AGE REDUCTION SCHEDULE: THE AMOUNT PAYABLE FOR A LOSS WILL BE REDUCED, IF AN INSURED IS AGE 65 OR OLDER ON THE DATE OF THE COVERED ACCIDENT CAUSING THE COVERED LOSS.

FRAUD WARNING NOTICES:

Standard: **WARNING:** IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT

For your protection California law requires the following 10 appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or 10 make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in prison

Notice to Florida Applicants: **WARNING:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

Notice to Kansas Applicants: **WARNING:** ANY APPLICANT WHO PROVIDES FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON, MAY BE GUILTY OF FRAUD AS DETERMINED BY A COURT OF LAW. PENALTIES MAY INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT

Notice to Kentucky Applicants: **WARNING:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Notice to Maryland Applicants: **WARNING**: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

Notice to New Jersey Applicants: **WARNING**: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

Notice to Oklahoma Applicants: **WARNING**: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the process of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. Notice to Oklahoma Applicants: **WARNING**: ANY PERSON WHO MAKES AN INTENTIONAL MISSTATEMENT THAT IS MATERIAL TO THE RISK MAY BE FOUND GUILTY OF INSURANCE FRAUD BY A COURT OF LAW

Notice to Pennsylvania Applicants: **WARNING**: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SHALL ALSO BE SUBJECT TO CRIMINAL AND CIVIL PENALTIES

Trade Sanctions Disclosure: I understand that once I have completed the enrollment process, it will be subject to underwriting verification by the Insurance Company. This offer is not binding to the extent that United States or economic sanctions or other laws or regulations prohibit either ACE American Insurance Company or Federal Insurance Company from offering or providing insurance. To the extent any such prohibitions apply, this offer is void JA initio