



Creditor Insurance

What is Creditor Insurance?

Loan Protection programs are designed to provide flexibility and different levels of coverage to help protect you, should unforeseen life events affect your ability to fulfill credit commitments. Assurant Solutions offers Credit Life Coverage and Sickness & Accident Coverage.

Assurant Features

- No medical exam or questionnaire
- No “General Good Health” clause
- Guaranteed Issue Certificate EVERYONE is eligible
- Competitive Pre-existing Condition Clause - Cancer patients are covered (see certificate for details)
- Underwritten and administered by a financially sound company
- Longest coverage term available – to the 73rd birthday



Green Option

- Full Creditor Life coverage
- Full Sickness & Accident coverage
- Accidental Dismemberment coverage
- Eligible ages 18 - 69, Expires on 73rd birthday
- Up to \$150,000 maximum coverage amount
- \$1,500 Maximum monthly Disability payout
- 12 month pre-existing clause (12 & 12). Extended to 24 months for Cancer, Heart Disease, AIDS, Back Injury/ Disorder for Sickness & Accident Coverage Only

Orange Option

- Accidental Death coverage
- Accidental Disability coverage
- Eligible ages 18 - 69, Expires on 73rd birthday
- Up to \$125,000 maximum coverage amount
- \$1,500 Maximum monthly Disability payout
- No pre-existing clauses