



February 14, 2017

PRESENTED BY		ISI	
Type:	Pension Recovery Benefit		
Insurer:	Lloyd's Underwriters		
Insured Person:	MEMBER OF THE NC SHERIFF POLICE ALLIANCE		
Owner & Beneficiary:	MEMBER OF THE NC SHERIFF POLICE ALLIANCE		
Policy Period:	60 months from an effective date to be agreed		
Coverage:	Worldwide, full 24-hour		
PERMANENT TOTAL DISABILITY			
Benefit Amount:	\$50,000 Level		
Elimination Period:	12 Months		
PREMIUM		Monthly	
In Full		\$20.52	
		State	Age / DOB
Information		NC	40
		Occupation	Police Officer

SUBJECT TO RECEIPT AND APPROVAL OF:

- Completed Application Form
- Justification of Sum Insured

CONDITIONS:

- Underwriters reserve the right based on medical information received to apply exclusions where appropriate.
- We may provide information to enable agents and brokers to satisfy insurance regulatory requirements.
- QUOTATION ONLY – This is not an offer for insurance, and no risk shall be bound until Underwriters issue a certificate, policy or binder evidencing insurance.
- Benefits will not become payable until Social Security Disability Income Benefits are approved and have been received.

QUOTATION VALID FOR 30 DAYS

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POLICY SPECIFICS:

This is a brief description of the insurance provided by this plan. The Certificate of Insurance is the complete description of coverage.

- **TOTAL DISABILITY:** means that solely and directly as a result of Injury or Sickness the Insured is certified by a Physician as being wholly and continuously prevented from engaging in the Occupation stated in the Schedule.

EXCLUSIONS:

This Policy does not cover loss directly or indirectly arising out of, contributed to or caused by or resulting from any of the following: **1)** Intentionally self-inflicted injuries; **2)** Suicide while sane; attempted suicide while sane or insane; **3)** war or act of war, whether declared or not. Declared or undeclared War does not include acts of terrorism. "War" is used to mean; a. hostilities following a declaration of War by a governmental authority; b. if there is no declaration of War, then armed, open and continuous hostilities between two countries.; **4)** Any Injury sustained while riding on, boarding or alighting from any aircraft: a. as a pilot or crew member*, flight instructor or student pilot. b. being used for stunt flying, racing or endurance tests, fire fighting, exploration. **This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.*; **5)** the commission or attempted commission of a felonious act, as defined by the laws of the jurisdiction where the crime takes place, which results in a conviction of the Insured Person.; **6)** an Insured being under the influence of an intoxicant or any drugs or narcotics not legally available unless used as prescribed by a licensed Physician for a medical condition other than drug addiction.; **7)** Insured's Mental or Nervous Disorder(s).; **8)** any activity or condition specifically excluded by name on a Special Exceptions Rider(s) attached to and forming part of this Policy.; **9)** Riding or driving in any kind of motorized race.; **10)** While an Insured is engaging or participating in naval, military or air force service or operation.; **11)** an Insured intoxication, as defined.; **12)** death of the Insured. **13)** normal pregnancy or resulting childbirth or miscarriage, or; **14)** disability, arising out of an act of violence resulting in the use, release or escape of pathogenic or poisonous biological or chemical materials or of nuclear materials, or which involves, directly or indirectly, nuclear reaction or radiation or radioactive contamination.

Underwritten by Lloyd's of London

Lloyd's is an insurance market, not a single legal insurance entity. Capital providers termed "members" or "Names", each providing capital to back their liabilities, underwrite the insurance business within the Market on a several basis. In practice the members group into syndicates for the purposes of assuming insurance liabilities. Lloyd's structure, however, includes a Central Fund that provides partial mutualisation of the capital base. As a result, all Lloyd's policies are backed by Lloyd's common security, which enables Standard & Poor's to assign an Insurer Financial Strength Rating that applies across the Market.

Financial Rating - Standard & Poors

Lloyd's maintains an 'A+' financial rating from Standard & Poors. The ratings reflect their views of Lloyd's business risk profile as very strong and its financial risk profile as moderately strong. They used an 'A+' anchor because we believe that Lloyd's overall creditworthiness benefits from its positive brand and reputation differentiation. It also benefits from the diversification of its product offering, to an extent not fully captured in our business risk profile assessment.

