

Understanding Your Amoré Life Insurance Policy



Table of Contents

Overview	1
Policy Schedule	1
Terms and Conditions	1
Part A - Definitions	1
Part B - Benefits	2
Life Insurance Benefit	2
Fracture Benefit.....	2
Part C - General Provisions	2
Exclusions.....	3
Disclosure and Misrepresentation.....	3
Termination of Coverage	3
Additional Provisions	3
Appendices.....	3
Appendix A	3
Appendix B	3
Appendix C	3

Overview

This document outlines the Amoré Insurance Policy, a life insurance product issued by Humania Assurance Inc. You should read the actual policy carefully and ensure you understand it.

Policy Schedule

The policy schedule, which sets out the following:

- Benefit amount, premium and term;
- What you are covered for and what you are not covered for;
- Renewal premiums, please note the policy will automatically renew. This is in your best interest if you would not qualify for a new policy, but if you need coverage to continue you should check the price of a new policy with underwriting.

Terms and Conditions

The terms and conditions are structured into three main parts: Definitions, Benefits, and General Provisions.

Part A - Definitions

This section defines key terms used throughout the policy:

- Accident: An external and sudden event causing injury.
- Beneficiary: The person designated to receive benefits.
- Dependent Child: A child under specific age and dependency criteria.

- Injury: Bodily harm resulting from an accident.
- Life Insured: The individual covered by the policy.
- Non-Smoker: A person who has not used nicotine products in the past 12 months.
- Sickness: Health deterioration confirmed by a physician.

Part B - Benefits

Life Insurance Benefit

In the event of the Life Insured's death, the policy pays a specified benefit to the Beneficiary. This may be subject to certain limitations if you are assessed to be a higher than standard risk.

Fracture Benefit

This benefit covers fractures resulting from accidents. A fracture must be diagnosed within 30 days of the accident. Only one benefit is paid per accident, and the insured must survive for 30 days post-injury.

Part C - General Provisions

This section covers overarching rules governing the policy:

- Contract Formation: The policy is based on the application submitted and any subsequent changes must be documented.
- Effective Date: Coverage begins upon approval of the application and payment of the first premium.
- Premium Payment: Premiums are payable monthly via automatic withdrawal, with a grace period of 30 days for late payments.

Exclusions

Specific exclusions apply to both life insurance and accidental death benefits, including:

- Death due to suicide within two years.
- Death resulting from illegal activities or substance abuse.

Disclosure and Misrepresentation

The insured must disclose all relevant health information. Failure to do so can void the contract.

Termination of Coverage

The policy can terminate under various conditions, including written requests from the Policy Owner or upon reaching age 80.

Additional Provisions

The document outlines rights regarding beneficiary changes, claims submission processes, and cancellation rights within specified timeframes. It clarifies that this is a non-participating policy with no cash value.

Appendices

Appendix A

Appendix A contains the responses you provided to the health questions and the associated health declarations you signed electronically.

Appendix B

Appendix B contains the purchase declarations you signed electronically.

Appendix C

Appendix C contains the payment declarations you signed electronically.