



P.O. Box 1650  
Little Rock, Arkansas 72203

Please Print Using Dark Ink

# ACCIDENT POLICY APPLICATION & CHANGE FORM

Office Use Only	
Policy Number	
Group Number	
Effective Date	
Dept./Loc.	
Class	

Agent Name/Number	<input type="checkbox"/> New Application <input type="checkbox"/> Change Form	<input type="checkbox"/> Reinstatement Policy # _____	<input type="checkbox"/> Replaces Policy # _____
-------------------	---	---	--

## SECTION 1 – PERSONAL IDENTIFICATION

Name (First, MI, Last)			For Name Change, Give Prior Last Name			Social Security No.		
Home Address				City	State	Zip	County	
Date of Birth	Age	Birth State or Country	Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female		Work Phone	Home Phone	
Type of Business						Applicant's email address (if any)		
Name of Employer			Date Employed Full-Time	Occupation		Hours Worked Weekly		

## DEPENDENT INFORMATION - Complete if Applying for Dependent's Coverage.

Full Name (First, MI, Last)	Relationship	Sex	Date of Birth			Birth State or Country
			Mo.	Day	Yr.	

## SECTION 2 – PLAN SELECTION ■ New Applicant ■ Application for Change

**CHECK COVERAGE DESIRED:**

Applicant     
  Applicant & Spouse     
  Applicant & Children     
  Applicant, Spouse & Children

**Applying for Accident Policy Plan:** **PREMIUM**

Basic (3 units of Modules 1, 3, 5, 6 and 7 and 4 units of Modules 2, 4, and 8)  
 Select (4 units of all Modules)  
 Ultra (4 units of Module 6, 5 units of Module 8, and 6 units of all other Modules)      \$

Optional Accidental Disability Rider\*:

Off-The Job or  24-Hour     
  \$400     
  \$600     
  \$800     
 \$

Optional Sickness Disability Rider\*     
  \$400     
  \$600     
 \$

**TOTAL MONTHLY PREMIUM**      \$

Industry Class Monthly Premiums	Class A/B			Class C			Class D		
	Basic	Select	Ultra	Basic	Select	Ultra	Basic	Select	Ultra
Applicant	\$15.80	\$19.36	\$27.88	\$23.36	\$28.64	\$41.32	\$27.80	\$34.08	\$49.12
Applicant & Spouse	22.48	27.52	39.68	29.88	36.64	52.80	33.92	41.60	60.00
Applicant & Children	26.28	32.16	46.40	30.28	37.12	53.52	34.24	41.92	60.44
Applicant, Spouse & Children	32.96	40.32	58.20	36.80	45.12	65.00	40.36	49.44	71.32
Optional Rider(s)	Off-The-Job		24-Hour	Off-The-Job		24-Hour	Off-The-Job		24-Hour
Accident Disability Rider*:									
\$400	\$3.12		\$8.40	\$5.52		\$17.92	N/A		N/A
\$600	4.68		12.60	8.28		26.88	N/A		N/A
\$800	6.24		16.80	11.04		35.84	N/A		N/A
Sickness Disability Rider*	Class A/B			Class C			Class D		
\$400	\$7.44			\$8.08			N/A		
\$600	11.16			12.12			N/A		

\*Coverage applies to primary insured only.

Employee's Name (Last, First, M.I.)	Social Security #	Employer
-------------------------------------	-------------------	----------

**SECTION 3 – PERSONAL INFORMATION (Only Complete If Applying for ANY Disability Rider.)**

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| 1. Do you have other short-term disability coverage? If yes please list your weekly benefit and your weekly salary. Weekly Benefit _____ Weekly Salary _____   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Within the past three years, have you been the driver in a motor vehicle accident or charged with a moving violation, including driving under the influence of drugs or alcohol? Has your driver's license ever been suspended? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you currently disabled?   | <input type="checkbox"/> | <input type="checkbox"/> |

**Answer questions 4 through 7 if applying for Sickness Disability Rider.**

- |   |                          | Yes                      | No  |                          |                          | Yes | No |
|---|--------------------------|--------------------------|---|--------------------------|--------------------------|-----|----|
| 4. Have you ever been diagnosed or treated by a member of the medical profession for:   |                          |                          |   |                          |                          |     |    |
| (a) Cancer, Cancer related disease or benign tumor?   | <input type="checkbox"/> | <input type="checkbox"/> | (f) Lung, Liver or Blood Disorder?  | <input type="checkbox"/> | <input type="checkbox"/> |     |    |
| (b) Disease of the Heart or Blood Vessels, or had a Stroke?   | <input type="checkbox"/> | <input type="checkbox"/> | (g) Emotional, Nervous System (including Muscular Dystrophy and Multiple Sclerosis), Eating Disorder or Mental Health Problems? | <input type="checkbox"/> | <input type="checkbox"/> |     |    |
| (c) Kidney Disease or Diabetes?   | <input type="checkbox"/> | <input type="checkbox"/> | (h) Ulcer, Stomach or Digestive Disorder?   | <input type="checkbox"/> | <input type="checkbox"/> |     |    |
| (d) Acquired Immunodeficiency Syndrome ("AIDS") or AIDS Related Complex, or Human Immunodeficiency Virus ("HIV")?   | <input type="checkbox"/> | <input type="checkbox"/> | (i) Arthritis, Bones or Joint Disorder?   | <input type="checkbox"/> | <input type="checkbox"/> |     |    |
| (e) Alcohol or Drug Abuse?  | <input type="checkbox"/> | <input type="checkbox"/> | (j) Bladder, Urinary System or Reproductive Organs Disorder?  | <input type="checkbox"/> | <input type="checkbox"/> |     |    |
| 5. Have you ever been diagnosed or treated by a member of the medical profession for hypertension (high blood pressure)? <input type="checkbox"/> Yes <input type="checkbox"/> No |                          |                          |   |                          |                          |     |    |
| If "Yes," list person(s), medications taken, medication dosage and last two blood pressure readings.  |                          |                          |   |                          |                          |     |    |
| Medication, Dosage, Readings with Dates: _____  |                          |                          |   |                          |                          |     |    |
| _____   |                          |                          |   |                          |                          |     |    |

6. Are you currently pregnant?  Yes  No      Have you ever had a problem pregnancy?  Yes  No
7. Primary Physician's Name: \_\_\_\_\_ Address: \_\_\_\_\_  
Phone Number: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

**Give details for "yes" answers to any questions and indicate to whom answers relate.**


Employee's Name (Last, First, M.I.)	Social Security #	Employer
-------------------------------------	-------------------	----------

**SECTION 4 – BENEFICIARY**      ■ Name Beneficiary      ■ Change of Beneficiary

I hereby revoke the appointment of any existing beneficiary and designate the following beneficiary under this policy.

Name	Birthdate	Relationship	Primary or Secondary	Indicate Percentage
			<input type="checkbox"/> Primary or <input type="checkbox"/> Secondary	
			<input type="checkbox"/> Primary or <input type="checkbox"/> Secondary	

**SECTION 5 – AUTHORIZATION**

- Is this insurance to replace or change other insurance?     Yes     No    If "Yes", give details including name of company. \_\_\_\_\_
- Have you received the Outline of Coverage (in those states where required by law)?     Yes     No (check one)
- Within the past two years, has any proposed insured engaged in: rock or mountain climbing; parachuting or hang gliding; any sport for wage or profit; or racing any type vehicle in an organized event?     Yes     No (check one)  
If "Yes", list person(s) and details: \_\_\_\_\_
- Does any proposed insured drive any commercial passenger-carrying or cargo vehicle, other than a school bus, for wage, compensation, or profit?     Yes     No    If "Yes", list person(s) and details: \_\_\_\_\_

In signing below, I (a) represent that the statements and answers given on all pages of this application are true, complete, and correctly recorded; (b) authorize USABLE Life or its reinsurer to make a brief report of my personal health information to MIB; (c) authorize any physician, medical practitioner, hospital, clinic, or other medically related facility, insurance or reinsurance company, or Medical Information Bureau, Inc. having information on me or any member of my family (only those who have applied for coverage on this application) regarding our mental and physical health, other insurance coverage, hazardous activities, character, general reputation, finances, and vocation to give to USABLE Life, its reinsurers, or its legal representative any and all such information to use for underwriting insurance; (d) authorize all said sources, except MIB, to give such records or knowledge to any agency employed by the company to collect and transmit such information in order to facilitate its rapid submission; (e) agree that this authorization shall be valid for two (2) years from the application date; (f) know that I or my authorized representative may revoke this authorization at any time; (g) agree that a photocopy of this authorization shall be as valid as the original and I understand that a copy is available to me or my representative upon request; (h) acknowledge receipt of written notification describing the use of the Medical Information Bureau as required by the Fair Credit Reporting Act and the Information Practices Notice. In applying for insurance, I authorize my employer to make the necessary payroll deductions to pay for my insurance. I understand failure to disclose a proposed insured person's true health condition may void the policy.

**Important Note** – The entire contract will consist of this application and the insurance issued in response to it. The insurance will not be effective on the proposed insured unless: (1) The policy is delivered to the primary insured; (2) The first modal premium is paid; and (3) There has been no change since the date of this application and the effective date of the policy in the health of the proposed insured as stated in this application. I understand that my policy will be dated and become effective on the first day of the month following the effective date (anniversary date for resolicitation) or on the first day of the month following underwriting approval, whichever is later. There is no coverage until the effective date of the policy.

**Insurance Fraud Warning** – It is or may be a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company or other person. Penalties may include imprisonment, fines, and denial of insurance benefits in accordance with applicable state law.

I have read and understand the above statements and agreements.

X \_\_\_\_\_ Signed at: \_\_\_\_\_  
Applicant's Signature (City and State)

**Agent's Statement:** I have accurately recorded the information supplied by the applicant. Date of Application \_\_\_\_\_  
(Month, Day, Year)

X \_\_\_\_\_  
Agent's Signature

Date Received Home Office