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# IC+ Term Life Insurance



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HCC Medical Insurance Services (HCCMIS) offers a unique life insurance plan not available from traditional life insurance companies. Together with our partners at Lloyd's, London, HCCMIS has created an international term life insurance program that addresses the challenges of international relocation, living and working. While many companies automatically reject your application if you intend to leave or are currently outside the United States, the IC+ Term Life Insurance Plan is capable of providing life insurance coverage while you live or work in many countries around the world. HCC Medical Insurance Services builds security and trust with term life insurance for international citizens living abroad.

## In the case of untimely death of you or your spouse, the insurance may help to:

- Provide cash and income immediately following death
- Prevent a family from losing its standard of living
- Pay debts and taxes
- Provide income for your children's education

Getting a quote and making an application for IC+ International Term Life could not be easier. Act today and protect your financial future. Contact your HCCMIS producer for a quote and instructions on completing an application.

## Policy options include:

- Basic Plan (Basic): Policy Limit Paid at Death
- Terminal Illness (TI): ½ of Policy Limit Paid when Diagnosed with Terminal Illness and 12 Months or Less to Live
- Double Indemnity (AD): 2x Policy Limit Paid when Death is Result of Covered Accidental Injury
- Maximum coverage amounts up to \$2 million
- Terms of one to ten years

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**IC+ Term Life Insurance also includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.**

Pre-Trip Destination Information – Up-to-date information regarding the required vaccinations, health risks, travel restrictions, and weather conditions specific to your destination country

Medical Monitoring – Consultations with attending medical professionals during your hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding your medical status

Provider Referrals – Contact information for Western-style medical facilities and medical and dental practices and pharmacies in your destination country where English is spoken

Travel Document Replacement – Assistance with obtaining replacement passports, birth certificates, visas, airline documents, and other travel-related documents

Lost Luggage Assistance – Tracking service to assist in locating luggage or other items lost in transit

## Other important IC+ Term Life Travel Assistance Services include:

- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Embassy and consulate referrals
- Legal and accounting referrals
- Credit Card/Traveler Check Replacement
- Translation and interpretation assistance

**Travel and Medical Assistance Services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.**

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## How Do I Apply?

Quotes and Application for IC+ Term Life Insurance are available online. For complete details, contact your producer using the information at the end of this brochure.

This product is available only to individuals residing outside the US at time of Application or intending to depart the US prior to the effective date of coverage. Other residency and citizenship restrictions apply.

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## What are the Underwriting Requirements?

1. Application – All Applicants must complete an Application for Insurance, which is available online.
2. Financial Questionnaire – If the total amount of Life Insurance applied for (all companies) is greater than or equal to \$350,000, a Financial Questionnaire is required.

The Questionnaire will be provided following receipt of the Application, or you may request a copy in advance from HCC Medical Insurance Services. The purpose of purchasing the insurance will affect which Financial Questionnaire will be required.

3. Medical Questionnaire – A Medical Questionnaire, completed by a licensed Physician within 30 days of the Application, is required when the amount of Life Insurance is at or exceeds the following:

Age	Amount
35 or Under	\$225,000
36 to 45	\$187,500
46 to 50	\$150,000
51 to 55	\$112,500
56 to 60	\$ 75,000
61 to 65	\$ 37,500
66+	Any amount

Note: These requirements apply to applicants meeting standard underwriting guidelines. Individual consideration will be given to individuals with medical histories falling outside of standard underwriting guidelines, and a Medical Questionnaire may be required.

**Coverage is subject to limitations and exclusions. For complete details, please contact your agent or HCC Medical Insurance Services.**

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## Client Zone

Whether you have misplaced your benefit booklet, need assistance with a claim, or have a question about benefits, Client Zone is ready to respond. Client Zone allows you to:

- Change personal information
- Obtain forms to file claims
- Locate doctors and hospitals
- View travel advisories

After coverage is issued, you can access Client Zone by visiting <https://zone.hccmis.com/clientzone/>

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## Plan Administrator: HCC Medical Insurance Services (HCCMIS)

HCC Medical Insurance Services, LLC (HCCMIS), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. Our international claims specialists, medical professionals and service representatives are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of \$9.0 billion, shareholders' equity of \$3.0 billion, and is rated AA (Very Strong) by Standard & Poor's and AA (Very Strong) by Fitch Ratings. In addition, HCC's major domestic insurance companies are rated A+ (Superior) by A.M. Best Company. You may contact HCCMIS by telephone at 800-605-2282 or 317-262-2132 or by e-mail at [insurance@hccmis.com](mailto:insurance@hccmis.com).

## Insurer: Syndicate 308 at Lloyd's, London

Rated A (Excellent) by A.M. Best Company and A+ (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident, health, and life insurance arena and is well known for its innovative products and services. Literally millions of people, in almost every country of the world, rely on Lloyd's for their insurance needs.

**For more information or to apply online, please contact:**

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