

TIECARE LIFE WITH AD&D INSURANCE

Most people understand the importance of having life insurance to provide financial security for their family. But sometimes it is difficult to obtain coverage when a person is living or working outside of their home country.

TieCare International provides two options for international educators to obtain life insurance — through group plans offered by your educational organization, or individual plans that can be purchased directly from TieCare.

Check with your school's employee benefits coordinator to determine if you have group life insurance. Even if you do, you should consider an individual policy that is totally portable and in your control — meaning you can continue your coverage in the event that you change jobs or your employer discontinues their group plan.

TieCare's individual life insurance plans, which an educator can renew on an annual basis up to age 70, offer worldwide coverage, options on benefit levels and come with the individual service that TieCare clients know and love.

Affordable individual plans can be purchased with coverage levels up to \$250,000 USD and Accidental Death and Dismemberment (AD&D) coverage.

Optional dependent life insurance is available for children between the ages of 5 and 24 for a fixed \$10,000 USD benefit. Spouses are also eligible to enroll into a fixed \$25,000 USD life insurance benefit.

Life insurance coverage from TieCare offers high levels of Life, Accidental Death and Permanent Total Disability Insurance. With TieCare's Life insurance, individuals can provide protection for mortgages, college funds, retirement and estate planning. And with worldwide coverage, purchasing life insurance through TieCare gives employees coverage no matter where their overseas assignments or international travels may take them.



TIECARE INTERNATIONAL TERM LIFE INSURANCE With AD&D



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Renewable Individual Life Insurance

Primary Insured Benefit Limit Options

\$50,000 | \$100,000 | \$125,000 | \$150,000 | \$200,000 | \$250,000

Optional Dependent Spouse Insured Benefit: \$25,000

Optional Dependent Child Insured Benefit: \$10,000

Accidental Death and Dismemberment (AD&D)

Accidental Death	25%
Total and irrecoverable loss of sight of both eyes	25%
Total and irrecoverable loss of sight of one eye	12.5%
Loss of two limbs	25%
Loss of one limb	12.5%
Total and irrecoverable loss of sight of one eye and loss of one limb	25%
Accident and Permanent Total Disability	25%

Own Occupation—The insured is totally unable to perform the essential duties of their own previous occupation.

INTERNATIONAL LIFE INSURANCE TERMS AND CONDITIONS

CLAIMS

To substantiate a claim for benefits covered by the terms of this Policy, the following initial documents must be submitted:

- An official certificate of death, indicating date of birth of the Insured;
- Proof of employment at date of death;
- Proof of salary, at date of death;
- A detailed medical report at the onset and course of the disease, bodily injury or accident, that resulted in the death. In the event of no medical treatment, a medical or official certificate stating the cause and circumstances of death;
- Notification of the Insured's usual place of work at date of death;
- Notification of whether the Insured was a Disability, or Personal Accident claimant prior to date of death;
- Notification of whether the Insured was temporarily absent from his usual occupation at date of death;
- Confirmation that the Insured was actively at work at the effective date of this Policy.

The Insurer will pay the benefit as soon as the validity of the claim for benefits has been reasonably satisfied. Expenses incurred in relation to the substantiation of a claim will not be the responsibility of the Insurer.

EXCLUSIONS & LIMITATIONS

If the Insurer alleges that by reason of any exclusion as noted below, any loss is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

1. **Pre-existing medical conditions** defined as any medical condition for which the Insured person has received treatment, consultations, advice, or medical diagnosis within the 5 years previous to the effective date of the policy.
2. This insurance excludes loss, damage, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - **War or warlike operations** (whether war be declared or not),
 - **Terrorist Activity**, including the use of armaments, the detonation of any form of explosive or nuclear devices, the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent, including the poisoning via the air or water supplies or food products and deliberate destruction of buildings and transportation. This exclusion extends to any action taken in controlling, preventing, suppressing or in any way relating to any terrorist activity.
3. Active participation in a **war or in warlike operations**.
4. **Ionizing radiations** or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. **Suicide, attempted suicide** and intentionally self-inflicted injuries, whether sane or insane, gross negligence and violation of the law.
6. Any loss caused directly, or indirectly, by **HIV/AIDS or related conditions**.
7. **Abuse of drugs, alcohol and medication** other than prescribed by a physician.
8. The Insured's **deliberate exposure to exceptional danger** (except in an attempt to save human life).
9. The Insured's own **criminal act**.
10. Any loss caused directly or indirectly from **extortion, kidnap & ransom** or wrongful detention of the Insured or hijacking of any aircraft, motor vehicle, train or waterborne vessel on which the Insured is traveling.
11. Benefits will not be paid under this Policy, if the bodily injury occurs, either directly or indirectly, voluntarily or involuntarily, from any regularly and/or **extensively practiced hazardous sports**.