



Valuable protection — today!

Mortgage Disability Insurance is a monthly pay disability plan for mortgage related loans designed for today's homeowners. This protection is created to provide benefits if you are unable to earn a living due to a covered sickness or injury. Benefits are applied directly to your mortgage payments and are subject to the coverage amount chosen and policy limits.

Premium rates are based on the coverage amount selected and your age at the time the coverage begins. You must be actively working at least 30 hours per week. Only residential mortgage borrowers are eligible for coverage.

Easy to apply

If you have a co-mortgager both of you may be protected with 50% disability coverage. Would either of you be able to handle the payment without the other borrower's financial support? When applying for 50% coverage, you and your co-mortgagor must both complete the application and be approved.

This brochure is not a contract of insurance and contains only a summary of the provisions of the policy or certificate. Complete details of terms and conditions are set forth in the Group Master Policy issued to your mortgage lender and disclosed in the Certificate of Insurance which will be issued to you upon approval.

You may cancel coverage at any time by notifying your mortgage lender or the insurance company in writing. No additional premium will be due. The insurance company reserves the right to change premium rates, but may only do so for all insureds covered under the group policy.

Your coverage excludes payment for disability resulting from certain causes. These exclusions vary by state. Exclusions include, but are not limited to, disability resulting from a preexisting condition. Refer to your certificate for specific information.

A pre-existing condition limitation is defined as an injury or a sickness for which you were medically treated or advised by a doctor within the 6 months immediately prior to your effective date of coverage.

Not all coverages described in this brochure are available in all states. Some policies have certain exclusions in different states. Call the Insurance office shown below for details. Please read the policy or certificate for coverage details, provisions, limitations, and exclusions.

All coverage is subject to approval by the Underwriter. Coverage is effective when approved and the first premium is collected.

This information does not serve, either directly or indirectly, as legal, financial, or tax advice and you should always consult a qualified legal, financial, and/or tax advisor when making decisions related to your individual situation.

This insurance product is not a deposit; not FIDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.



Plateau Insurance Company
P.O. Box 7001
Crossville, TN 38557-7001
1-800-752-8328

Protect your loved ones against the unexpected...



MORTGAGE DISABILITY INSURANCE

Plateau Insurance Company

Your First Choice

Your home may be your most valuable asset...

Provide peace of mind when your family needs it most.

Chances are, your home may be your single greatest investment. If you were injured and unable to work, would your family struggle to make the mortgage payments without your income? Stop worrying about having the funds available to take care of the mortgage in the event of an illness or accident. Apply for Mortgage Disability Insurance today.

Why risk your home?

In case something happens tomorrow, give your family the gift of this valuable protection today. This coverage may prevent foreclosure and loss of your family home because of an inability to make your monthly mortgage payments due to a disability. Building equity takes years, and protecting that equity with Mortgage Disability Insurance is a sound financial decision.

Free yourself from worry and gain greater peace of mind knowing the ones you love will not be victims



Did you know that many home foreclosures are the direct result of a disability?

Even if you have disability insurance, subtract your monthly mortgage debt from the coverage amount to see what remains. Is that enough to take care of other obligations AND leave behind what your family needs? Think about what would happen if you don't have enough money to pay those bills.

Protect your family

Protect your credit

Protect your investment

Mortgage Disability Insurance will increase your likelihood of coming out of an emergency with minimal damage and ease your transition back into normal life.

Consider this...**1 in 5** adults will suffer from a disability, that means **53** million adults in the US live with a disability and everyone is at risk.

Source: 2015 Centers for Disease Control and Prevention Morbidity and Mortality Weekly Report (MMWR)



Summary of benefits:

- ◆ Easy application process
- ◆ 50% coverage option for co-borrowers
- ◆ Protection for monthly mortgage payments
- ◆ ACH monthly payments available
- ◆ 30 day or 90 day waiting periods available
- ◆ Cost of insurance remains constant throughout the loan term
- ◆ Issued to ages 18 through 59
- ◆ Termination at age 65
- ◆ Monthly coverage Minimum of \$100 & Maximum of \$2,000

**Don't wait and be too late,
APPLY TODAY!**