

## ACCIDENTAL DEATH BENEFIT RIDER – COMMON CARRIER

This Rider provides benefits upon the Insured's Accidental Death while traveling via Common Carrier and while You are covered under this Policy. It is effective on the Effective Date shown in the SCHEDULE, the date We attached this Rider to Your Policy. It is part of Your Policy, and the Policy's provisions apply unless changed by this Rider.

Capitalized words indicate terms that are used as defined in Your Policy or this Rider, or as shown in this Rider's SCHEDULE or in the attached TABLE OF GUARANTEED RIDER RATES.

### SCHEDULE

**Accidental Death Benefit:** \${100,000.00}      **Effective Date:** {May 15, 2004}

**Insured:** {Jane Doe}

**BENEFIT.** If the Insured's Accidental Death occurs while the Policy and this Rider are in force, We will pay the Accidental Death Benefit to the Policy's Beneficiary

- in the same manner as We pay Policy Proceeds; and
- in addition to Policy Proceeds otherwise payable.

Payment will be made when due proof of the Insured's Accidental Death is received at Our Home Office.

**Accidental Death** is death that results directly and independently of all other causes from an accidental bodily injury received while this Rider is in force. Accidental Death must occur

- within 90 days of the date of the Insured's accidental bodily injury; and
- while the Policy and this Rider are in force.

Accidental Death does not include death caused by any of the following:

- suicide or attempted suicide;
- war or any act of war, declared or undeclared;
- drug or alcohol use except for prescribed drugs taken as prescribed;
- committing or attempting to commit a felony;
- medical or surgical treatment;
- sickness, disease or infection other than infection from accidental bodily injury received while this Rider is in force;
- operating, riding in or descending from any kind of aircraft if the Insured
  - is a pilot, officer or crewmember of the aircraft; or
  - has any duties aboard the aircraft; or
  - is giving or receiving any kind of training or instruction in flying; or
  - is being flown for the purpose of jumping from the aircraft while in flight.

**Common Carrier** means a public conveyance provided and operated by a duly licensed common carrier for regular passenger service by land, water, or air. The Insured must be traveling as a fare paying passenger.

**EXAMINATION AND AUTOPSY.** We may have the Insured's body examined and an autopsy performed at Our expense.

**CONTESTABLE PERIOD.** We cannot contest statements made in the Application for this Rider after it has remained in force for two consecutive years

- during the Insured's lifetime; and
- from this Rider's Effective Date.

The two-year contestable limit does not apply to failure to pay Rider Premiums.

**SUICIDE.** If the Insured dies by suicide within two years of this Rider's Effective Date, Our only liability will be to refund the Premiums paid for this Rider.

**RIDER VALUES.** This Rider has no Cash Value or Loan Value.

**TERMINATION.** This Rider will terminate on the date Your Policy terminates for any reason. This Rider is no longer in force when it terminates for any reason.

Assurity Life Insurance Company has signed this Rider on Your Policy's Date of Issue.



President



Secretary

**Assurity Life Insurance Company**

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