



DISABILITY INCOME INSURANCE APPLICATION

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

Simsbury, Connecticut 06089

TO APPLY:

- 1. Complete and sign the application**
- 2. Send no money with your application.
You will be billed upon approval.**
- 3. Use the postage paid envelope provided to return to:**

Section 1

Policyholder: American College of Emergency Physicians	Policy No.: AGP-5837	Certificate No.: (Leave Blank)
Union Name:	Local Union #:	

Section 2

Member Name:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Height: __ft. __in. Weight: ___lb.		
Street :	City:	State:	Zip Code:	
Date of Birth (MM/DD/YYYY):	Place of Birth (State/Country):	Daytime Phone No.: ()		
Beneficiary – Print full name & relationship to you				
Name: _____ Relationship: _____				

Section 3

<p>COVERAGE REQUESTED:</p> <input type="checkbox"/> New Coverage: Monthly Benefit Amount: \$ _____ <input type="checkbox"/> Change in Coverage: Increase my Monthly Benefit Amount to: \$ _____ <input type="checkbox"/> Change in Waiting Period: Waiting Period: <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days

Section 4

Is the Monthly Benefit Amount herein applied for equal to or less than 60% of your Pre-Disability Earnings minus any Other Income Benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Section 6

All questions are answered to the best of my knowledge and belief:			
1	During the last 5 years, have you been diagnosed or been treated for cancer, tumor, high blood pressure, nervous system disorder, diabetes, any heart, blood or circulatory disorder, autoimmune disorder, gastro-intestinal disorder, any disease or disorder of the glands, any lung or respiratory disorder, liver, kidney or genitourinary disorder, alcohol or drug dependency, mental or nervous disorder, bone, joint, back, muscle or connective tissue disorder, or chronic fatigue syndrome?		
2	Have you ever been diagnosed or been treated for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any other immune deficiency disorder, excluding HIV tests?		
3	Have you been confined in a hospital, nursing home, sanitarium or similar institution in the last 6 months (excluding maternity)?		

Section 7

Please review your answer to these questions to be sure that you have answered them fully and truthfully. Answering "Yes" to any of these questions disqualifies you from acceptance for coverage at this time.

I understand that coverage will not become effective until the Company grants its underwriting approval and the administrator is in receipt of the first payment of premium. I do not receive temporary or conditional insurance coverage just because I submit an application.

By signing below, I acknowledge that I have read and agree to all terms on the reverse of this form.

Section 8

AUTHORIZATION

I hereby certify that I have read or have had read to me all statements and answers in this application, and in any other application or medical form required by Hartford Life and Accident Insurance Company, and that they are full, complete, and true to the best of my knowledge and belief. I also understand that any misrepresentation contained herein or relied on by the Company may be used to reduce or deny a claim or void the contract within the contestable period if such misrepresentation materially affects the acceptance of the risk. I understand that any intent to defraud or knowingly facilitate a fraud against the Company, by submitting an application or filing a claim containing a false or deceptive statement is insurance fraud. I also agree that a copy of this application shall be attached to and form a part of any certificate issued. I also understand that the Company may request whatever additional evidence of insurability it needs. Subject to the deferred effective date provision, I understand that coverage will not become effective until the Company grants its underwriting approval. I do not receive temporary or conditional insurance coverage just because I submit an application and pay the first premium.

I authorize any: doctor or counselor; health practitioner; hospital, clinic or medical facility; insurer or reinsurer; Medical Information Bureau, Inc.; or employer; to give Hartford Life and Accident Insurance Company or its legal representative information about my physical or mental health, (including history, condition, diagnosis and treatment), drug or alcohol use history, other insurance coverage. Hartford Life and Accident Insurance Company will use the information to decide if and to what extent I am eligible for insurance coverage or benefits under the policy. This information will be treated as confidential. I understand the Medical Information Bureau, Inc. will release records or information only to Hartford Life and Accident Insurance Company.

I authorize Hartford Life and Accident Insurance Company to give information about me to: its reinsurer(s), the Medical Information Bureau, Inc., any other insurance company to whom I may apply for Life or Health Insurance, or other persons or organizations handling a claim, underwriting coverage applied for or administering coverage issued as a result of this application or as required by law.

I understand that upon written request I may revoke this authorization except to the extent that action has already been taken in reliance on the authorization. This authorization expires two (2) years from the effective date of my coverage or, if no coverage has been issued one (1) year from the date of this application.

I understand that a photocopy of this form is as valid as the original, and that I have a right to receive a copy of this form upon request.

I certify that I have received the Notice of Insurance Information Practices. I agree that this document and all of its contents shall form a part of my enrollment request for group benefits.

PRE-EXISTING CONDITIONS LIMITATION: I understand that any injury or sickness, diagnosed or undiagnosed, for which I have received medical advice or treatment in the 12 month period prior to my effective date of coverage will not be covered until I have gone 12 months ending on or after my effective date of coverage without medical advice or treatment for that condition, or until one (1) year after my effective date of coverage, whichever comes first, provided that the condition is not specifically excluded or limited by the policy or by a Health Waiver attached to my certificate. Applications to increase coverage will be subject to a new pre-existing conditions limitation.

I further understand that any condition excluded or limited by the policy or by a Health Waiver attached to my certificate will not be covered under this policy at any time.

Notice: I understand that California law prohibits an HIV test from being required or used by Health Insurance Companies as a condition of obtaining health insurance coverage..

Section 9

Member's signature (Sign name in full) _____
Required

Date _____
Required

Return Completed Form Today to:



Hagan Benefits Inc.
1741 S. Cleveland Ave. Suite 200
Sioux Falls, SD 57103
www.acepinsurance.com

Questions? Call toll-free: 877-285-4445