

## Cash Cancer Plan - Sales Kit

Sale Kit Includes the following:

- Application
- Conditional Receipt
- State Required Sales Forms



# Application for Cash Cancer Plan

## Kanawha Insurance Company

PLEASE INDICATE:  NEW COVERAGE  CHANGE TO EXISTING COVERAGE

Proposed Insured (Please Print)	Person Proposed for Coverage (First Name, MI, Last Name)																Suffix							
	Birthdate (MM/DD/YYYY)	/						Social Security Number	-						Gender	<input type="radio"/> Male	<input type="radio"/> Female							
	Address (Street or R.R.)																							
	City																							
	State			ZIP Code			Home Telephone			(						)			-					
	Have you used Tobacco in any form in the last 12 months? <input type="radio"/> Yes <input type="radio"/> No																							

Spouse	Spouse Name (First Name, MI, Last Name) (If proposed for coverage)																Suffix			
	Birthdate (MM/DD/YYYY)	/						Social Security Number	-						Gender	<input type="radio"/> Male	<input type="radio"/> Female			
	Have you used Tobacco in any form in the last 12 months? <input type="radio"/> Yes <input type="radio"/> No																			

Child One	Child Name (First Name, MI, Last Name) (If proposed for coverage)																Suffix			
	Birthdate (MM/DD/YYYY)	/						Social Security Number	-						Gender	<input type="radio"/> Male	<input type="radio"/> Female			

Child Two	Child Name (First Name, MI, Last Name) (If proposed for coverage)																Suffix			
	Birthdate (MM/DD/YYYY)	/						Social Security Number	-						Gender	<input type="radio"/> Male	<input type="radio"/> Female			

Child Three	Child Name (First Name, MI, Last Name) (If proposed for coverage)																Suffix			
	Birthdate (MM/DD/YYYY)	/						Social Security Number	-						Gender	<input type="radio"/> Male	<input type="radio"/> Female			

1546300302

[210 South White Street, Lancaster SC 29720

Mail: Post Office Box 7777, Lancaster SC 29721-7777 1-877-378-1505]

Child Four

Child Name (First Name, MI, Last Name) (If proposed for coverage)

Suffix

Grid for child name and suffix

Birthdate (MM/DD/YYYY)

Social Security Number

Grid for birthdate and social security number

Gender  Male  Female

BENEFIT SECTION

Plan Type  Individual (adult or child)  Single Parent (parent and all children)
 Family (2 parents and all children)  Children Only (use single parent rate)

Benefit  \$10,000  \$20,000  \$25,000  \$30,000  \$40,000  \$50,000

Payment Period  Lifetime Payment  Payment for 20 years Return of Premium  Yes  No

Payment Method  Bank Draft  Credit Card  Direct Bill/Check (Annual Billing Only)
(Complete Bank Draft or Credit Card Authorization. Annual fee of \$12.00 applies to credit card billing.)

Payment Mode  Monthly  Semi-annual  Annual

Total Modal Premium \$ [ ] [ ] [ ] . [ ] [ ]

(Total modal premium must accompany application)

PROPOSED INSURED'S REPRESENTATION AND AGREEMENT

I hereby represent to Kanawha Insurance Company to the best of my knowledge, information and belief:

Table with 7 columns: Proposed Insured, Spouse, Child 1, Child 2, Child 3, Child 4. Rows include medical history questions and agreement statements.

Signed At \_\_\_\_\_ City

State selection grid

Signature of Proposed Insured/Owner

Date (MM/DD/YYYY)

Payor Information	Payor Information (First, MI, Last Name) (If different than the Proposed Insured)		Suffix
	<input type="text"/>		<input type="text"/>
	Social Security Number		
	<input type="text"/> - <input type="text"/> - <input type="text"/>		
	Address (Street or R.R.)		
<input type="text"/>			
City		State	ZIP Code
<input type="text"/>		<input type="text"/>	<input type="text"/>

**AUTHORIZATION FOR AUTOMATIC PAYMENT BY BANK DRAFT**

Attach Voided Check	Name of Depositor (First, MI, Last Name) (Attach Voided Check)		Suffix
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	Route & Transit Number	Account Number	
Bank Name and Address			
<input type="text"/>			

Debit on the  day of the month (1-28 only; 29, 30, 31 not available). **If no election is made, debits will be made on the day of Policy.**

As a convenience to me, I request and authorize **KANAWHA INSURANCE COMPANY** to make deductions automatically every payment period for payments of premiums from my:  savings account  checking account

- Each debit shall constitute proper notice of premium due and will be made on the day selected above or, if no day is selected, the day of Policy.
- This Authorization shall not become effective unless and until the coverage is issued.
- This Authorization shall not be construed as modifying any provisions of the coverage.
- Kanawha shall not incur any liability if a draft is returned unpaid by the bank. Drafts which do not clear within the time stipulated in the Policy for payment of premium shall constitute nonpayment of premiums and coverage shall lapse subject to nonforfeiture provisions.
- This Authorization may be discontinued by Kanawha or by the Undersigned at any time within FIVE (5) business days prior to the debit date. Upon termination of this Authorization, the premiums on the Policy covered will be payable annually.
- Kanawha will notify me TEN (10) days prior to any changes in payment amounts.

Signature of Depositor \_\_\_\_\_ Date (MM/DD/YYYY)  /  /

**CREDIT CARD INFORMATION**

Card Holder Information	Credit Card Number	Expiration Date (MM/YY)	Card Type
	<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="radio"/> Visa <input type="radio"/> Mastercard
	3 or 4-digit security code found on the back of most cards:	<input type="text"/>	
Signature of Card Holder _____		Date (MM/DD/YYYY) <input type="text"/> / <input type="text"/> / <input type="text"/>	
<b>Name as it appears on the credit card statement.</b> (If different from Proposed Insured)			
Card Holder (First Name, MI, Last Name)			Suffix
<input type="text"/>			<input type="text"/>

**All charges will be made on the day of Policy.**

As a convenience to me, I request and authorize **KANAWHA INSURANCE COMPANY** to charge my credit card every payment period for payment of premiums.

1. Each charge shall constitute proper notice of premium due.
2. This Authorization shall not become effective unless and until the Policy is issued.
3. This Authorization shall not be construed as modifying any provisions of the Policy.
4. Kanawha shall not incur any liability if the credit card company does not honor the charge and the Policy shall lapse subject to nonforfeiture provisions.
5. This Authorization may be discontinued by Kanawha or by the undersigned at any time within FIVE (5) business days prior to the payment date. Upon termination of this Authorization, premiums for the Policy will be payable annually.
6. Kanawha will notify me TEN (10) days prior to any changes in payment amounts.

Signature of Card Holder \_\_\_\_\_ Date (MM/DD/YYYY)  /  /

**INSURANCE PRODUCER'S USE**

I certify any information recorded by me on this Application is true and accurate to the best of my knowledge and belief.

Date (MM/DD/YYYY)

Signature of Licensed Insurance Producer \_\_\_\_\_  /  /

Insurance Producer Number	% Credit	Insurance Producer Number	% Credit	Insurance Producer Number	% Credit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

THE POLICY DESCRIBED IN THIS OUTLINE PROVIDES SUPPLEMENTAL COVERAGE

**KANAWHA INSURANCE COMPANY**

210 SOUTH WHITE STREET, POST OFFICE BOX 610  
LANCASTER, SOUTH CAROLINA 29721-0610  
TELEPHONE NUMBER: 877-378-1505

**SUPPLEMENTAL FIRST DIAGNOSIS CANCER BENEFIT POLICY**  
**Outline of Coverage for Form Number 70130 KY**

**READ YOUR POLICY CAREFULLY!** This Outline of Coverage provides a very brief description of the important features of Your Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both You and the Company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

**THIS IS NOT A MEDICARE SUPPLEMENT POLICY!**

**SUPPLEMENTAL FIRST DIAGNOSIS CANCER BENEFIT POLICY.** The Policy is designed to supplement Your existing medical coverage. Coverage for the onset of a covered Cancer is provided to Insured Persons as outlined in **BENEFIT PROVISIONS**. The **PRE-EXISTING CONDITION LIMITATIONS PROVISION** as well as the **EXCEPTIONS AND LIMITATIONS PROVISION** exclude or limit coverage for certain losses. The Policy does not provide any benefits other than the stated amount for the First Diagnosis of Cancer.

**CAUTION.** The issuance of the Supplemental First Diagnosis Cancer Benefit Policy is based upon Your responses to the questions on Your Application. A copy of Your Application is attached to the Policy. If, to the best of Your knowledge and belief, there is any fraudulent misstatement in Your Application or if any past medical history has been omitted, Your Policy may not be a valid contract. The best time to clear up any questions is now, before a claim arises! If for any reason, any of Your answers are incorrect, contact Us.

**TERMS UNDER WHICH THE POLICY MAY BE RETURNED AND THE PREMIUM REFUNDED.** After You receive Your Policy, take up to 30 days to examine Your Policy. If You are not completely satisfied, You may return it to Us within 30 days and receive a full refund of the Premium You paid.

**AMOUNT OF BENEFITS.** If an Insured Person receives a First Diagnosis of internal Cancer or malignant melanoma, We will pay the Supplemental First Diagnosis Cancer Benefit Amount shown on the Policy Schedule. No Supplemental First Diagnosis of Cancer Benefit Amount is payable for a diagnosis of skin Cancer other than malignant melanoma. The First Diagnosis must be after the Waiting Period and while the Policy is

in force with respect to the Insured Person. Each Insured Person is limited to one Supplemental First Diagnosis Cancer Benefit Amount under the terms of the Policy.

**EXCEPTIONS AND LIMITATIONS.** The Policy provides benefits only for First Diagnosis of internal Cancer or malignant melanoma. The Policy does not cover any other disease, sickness, incapacity, or injury. No benefit is payable for the diagnosis of skin Cancer other than malignant melanoma. Cancer First Diagnosed during the Waiting Period will not be a covered condition.

**PRE-EXISTING CONDITION LIMITATIONS.** The Policy does not cover Pre-existing Conditions for 24 months after the Date of Policy with respect to persons named in the Application for Insurance.

The Policy does not cover Pre-existing Conditions for 24 months after the effective date of coverage with respect to any Insured Person added after the Date of Policy.

Pre-existing Condition Limitations do not apply to Newborn Children or to Newly Adopted Children.

**RENEWAL CONDITIONS.** You may renew the Policy for life by paying each renewal Premium as it becomes due. Premiums are payable for life unless You choose the 20 Pay Option at the time of Application for the Policy. We do have the right to cancel the Policy for non-payment of Premium, the reasons stated in the Time Limit on Certain Defenses provision, and/or for the payment of the Supplemental First Diagnosis Cancer Benefit.

If the Supplemental First Diagnosis Cancer Benefit for an Insured Person has been paid, other Insured Persons may continue the Policy or purchase a Conversion Policy as outlined in the Termination of Coverage and Conversion of Coverage provisions of the Policy.

A child shall cease to be an Insured Person on his or her 18th birthday, unless still in school as a full-time student, then on the child's 25th birthday.

**PREMIUM CHANGES.** We reserve the right to change Premium rates. A change in the rates will apply to all policies of this form in Your state of residence. The change will be effective on the next Premium due date of Your Policy. If We change the rates, Your Premiums will be determined by Your Age on the Date of Policy. We will write to You, at the address shown in Our records, at least 45 days before We change Your Premium rate.

**GRACE PERIOD.** The Policy has a 31 day Grace Period. This means if a renewal Premium is not paid on or before the date it is due, it may be paid during the following 31 days. During the Grace Period the Policy will stay in force.

**YOUR TOTAL PREMIUM (AT TIME OF APPLICATION):**

**COVERAGE:**

Individual

Single Parent

Family

The Supplemental First Diagnosis Cancer Benefit selected is:

\$10,000

\$20,000

\$25,000

\$30,000

\$40,000

\$50,000

The annual Premium amount for Policy 70130 KY is \$\_\_\_\_\_.

The modal Premium amount for Policy 70130 KY is \$\_\_\_\_\_.

The annual Premium amount for Rider 70140 Return of Premium is \$\_\_\_\_\_.

Total Annual Premium Payable \$\_\_\_\_\_.

**Waiting Period.** There is a 30 day Waiting Period following the Date of Policy, or the date an Eligible Dependent is added to the Policy, if later, during which no benefit amount will be paid. Cancer First Diagnosed during the Waiting Period will not be covered. There is no Waiting Period for Newborn Children or Newly Adopted Children.



**RECEIPT FOR OUTLINE OF COVERAGE FOR POLICY FORM 70130 KY**

\_\_\_\_\_  
**Signature of Applicant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Licensed Resident Agent**

\_\_\_\_\_  
**Date**

**THIS PORTION RETAINED BY APPLICANT**

Form 1663 KY

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**RECEIPT FOR OUTLINE OF COVERAGE FOR POLICY FORM 70130 KY**

\_\_\_\_\_  
**Signature of Applicant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Signature of Licensed Resident Agent**

\_\_\_\_\_  
**Date**

**THIS PORTION RETAINED BY KANAWHA INSURANCE COMPANY**

**NOTICE TO APPLICANT REGARDING  
REPLACEMENT OF ACCIDENT AND HEALTH INSURANCE**

According to your application (the information furnished by you), you intend to lapse or otherwise terminate your present policy and replace it with a policy to be issued by *Kanawha Insurance Company*. For your own information and protection, certain facts should be pointed out to you which should be considered before you make this change.

1. Health conditions which you may presently have may not be covered under the new policy. This could result in a claim for benefits being denied which may have been payable under your present policy.
2. Even though some of your present health conditions may be covered under the new policy, these conditions may be subject to certain waiting periods under the new policy before coverage is effective.
3. Questions in the application for the new policy must be answered truthfully and completely; otherwise, the validity of the policy and the payment of any benefits there under may be voided.
4. The new policy will be issued at a higher age than that used for issuance of your present policy; therefore, the cost of the new policy, depending upon the benefits, may be higher than you are paying for your present policy.
5. The renewal provisions of the new policy should be reviewed so as to make sure of your rights to periodically renew the policy.
6. It may be to your advantage to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. You should be certain that you understand all the relevant factors involved in replacing your present coverage.
7. WHERE YOUR POLICY HAS BEEN PURCHASED BY MAIL YOU ARE CONSIDERED THE APPLICANT. PLEASE SIGN WHERE DESIGNATED AFTER READING SO THAT THE COMPANY MAY ISSUE YOUR POLICY.

This **Notice to Applicant** was delivered to me on:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

Where solicited by agent, agent should also sign.

\_\_\_\_\_  
Agent

## **KANAWHA INSURANCE COMPANY**

Mail: Post Office Box 610, Lancaster, South Carolina 29721-0610

Delivery: 301 South Main Street, Lancaster, South Carolina 29720

1-800-378-1505 (toll free) or 803-283-5300

### **IMPORTANT NOTICE TO PERSONS ON MEDICARE THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS.**

#### **This is not Medicare Supplement insurance.**

This insurance pays a fixed amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the policy. It does not pay your Medicare deductibles or coinsurance, and is not a substitute for Medicare Supplement insurance.

**This insurance duplicates Medicare benefits because Medicare generally pays for most of the expenses for the diagnosis and treatment of the specific conditions or diagnoses named in the policy.**

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- Hospitalization
- Physician services
- Hospice
- Other approved items and services

#### **BEFORE YOU BUY THIS INSURANCE**

- ✓ Check the coverage in all health policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare* available from Kanawha Insurance Company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposed Insured

## CONDITIONAL RECEIPT

*A Conditional Receipt is to be given to an applicant upon receipt of the applicant's check as a deposit for the modal premium(s) for the Policy(ies) applied for herein.*

**Make checks payable to Kanawha Insurance Company. Do not make payable to Insurance Producer or leave payee blank.**

Received from \_\_\_\_\_ the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
Name Month Year

the sum of \$ \_\_\_\_\_ being the payment of \_\_\_\_\_ month(s) premium for the following policies

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The insurance applied for shall not take effect until:

- the date of Policy,
- payment of the modal premium, and
- the Proposed Insured(s) has been approved for coverage as applied.

In the event the application is declined, any payment made by the applicant will be returned.

**No coverage is provided under this Conditional Receipt unless the conditions on this receipt are fulfilled.**

**No coverage is provided for any claims that begin prior to the approval date.**

**No coverage is provided under this Conditional Receipt if the Proposed insured misrepresented a material fact or facts in the Application for insurance/ reinstatement Application.**

**No insurance producer can waive or alter any of the conditions or requirements stated on this conditional receipt.**

\_\_\_\_\_  
Signature of Insurance Producer/Policy Administrator

\_\_\_\_\_  
Telephone Number of Insurance Producer