

SAMPLE APPLICATION

Manhattan Life Fax Application Transmittal Cover Sheet

Please fax to 713-583-2738

- Important:** This Form must be sent in with any faxed applications
- Only applications paying the initial premium by bank draft are eligible to be faxed. The premium will be drafted upon policy issue, or as state laws require, provided there are no outstanding requirements.
 - DO NOT collect premium with an application that is being faxed.
 - All applications submitted with this form must be written by the same agent.
 - No more than 5 applications are to be faxed with the Fax Application Transmittal Cover Sheet.
 - Do not mail in applications/forms once you have faxed them, original copies should be maintained in case of fax transmission problems.
 - It is important to include phone/fax number below. Agents will be contacted if premium amount on fax cover sheet does not match our premium calculation when the application is processed.
 - If commissions are to be split between two agents: both agents' information as well as split percentage must be listed in the **Agent's Certification** section of the application.
- *** Do not refax application(s)/forms unless asked to do so.

Agent Name: _____	Agent Writing # _____
Agency Name: _____	REMINDER AGENT MUST BE APPOINTED TO WRITE THIS PRODUCT
Your Phone Number: _____	Your Fax Number: _____
Total number of pages being faxed: _____ (including cover sheet)	Agent Email Address: _____

- Forms sequence:
1. Application
 2. Replacement form (if applicable)
 3. Other state specific required forms (if applicable)
 4. Guaranteed Issue documentation (if applicable)
 5. Signed Bank Draft Authorization
 6. Copy of a voided check (please attach this to the Bank Draft Authorization)
- Note:** Initial draft will occur upon policy issue.

Applicant Name: First, Last Name	Selected Plan:	Initial Premium Amount to be Drafted (please include policy fee)
1.		
2.		
3.		
4.		
5.		

Don't forget to check out the Agent website at:
www.manhattanlife.com



SAMPLE APPLICATION

Home Office: Houston, TX Medicare Supplement Administrative Office, P. O. Box 925568, Houston, TX 77292-5568

APPLICATION FOR MEDICARE SUPPLEMENT INSURANCE

APPLICANT Last <input type="text"/> First <input type="text"/> MI <input type="text"/> Check the Medicare Supplement Plan You Prefer: <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Plan C <input type="checkbox"/> Plan N	RESIDENCE ADDRESS Street: <input type="text" value="This is a physical address."/> City: <input type="text"/> State: <input type="text"/> Zip Code: <input type="text"/>
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MEDICARE INFORMATION Date first enrolled in Medicare Part A: <input type="text"/> Date first enrolled in Medicare Part B: <input type="text"/> Medicare Claim Number: <input type="text"/> (Please include Alpha Character)	MAILING ADDRESS Street: <input type="text"/> City: <input type="text" value="This is for the MAILING for the policy address"/> State: <input type="text"/> Zip Code: <input type="text"/>
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AGE <input type="text"/>	DATE OF BIRTH Month <input type="text"/> Day <input type="text"/> Year <input type="text"/>	SEX <input type="checkbox"/> Male <input type="checkbox"/> Female	AREA CODE <input type="text"/>	TELEPHONE NUMBER <input type="text"/>
SOCIAL SECURITY NUMBER <input type="text"/>			(You do not have to answer these height/weight questions during open enrollment or guaranteed issue period)	
Effective Date: Can be any date except 29,30,31			Special Requests: Any special instructions regarding the draft of the renewals premiums and delivery of the policy should go here.	

UNDERWRITING RISK CLASSIFICATION QUESTION Have you used any form of tobacco in the past five years? <input type="checkbox"/> Yes <input type="checkbox"/> No (You do not have to answer this question during open enrollment or a guaranteed issue period.)	MODAL PREMIUM: \$ <input type="text"/> POLICY FEE FOR ALL STATES IS \$25.00 EXCEPT FOR MS \$6.00 POLICY FEE: \$ <input type="text"/> TOTAL INITIAL PREMIUM: \$ <input type="text"/>
monthly, annually, semi annually and quarterly <input type="checkbox"/> Bank Draft <input type="checkbox"/> Annual <input type="checkbox"/> Semiannual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly Bank Draft	

PART I – HEALTH QUESTIONS

YOU ARE NOT REQUIRED TO ANSWER HEALTH QUESTIONS 1-15 IF YOU ARE IN OPEN ENROLLMENT OR A GUARANTEED ISSUE PERIOD.

IF YOU ANSWER "YES" TO ANY OF THE HEALTH QUESTIONS 1-15, YOU MAY NOT BE ELIGIBLE FOR COVERAGE.

- | | |
|---|--|
| 1. Are you bedridden or confined to a wheelchair or require the assistance of a motorized mobility aid; or in the past two years have you suffered two or more falls within a six month period? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Are you currently hospitalized or confined to a nursing facility; or have you been hospitalized two or more times within the past year? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you been advised by a physician to have surgery, medical tests, treatment or therapy that has not been performed? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Is surgery, including cataracts, anticipated in the next twelve months? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Within the past two years have you had an amputation caused by disease? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

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PART I – HEALTH QUESTIONS CONTINUED

6. During the past five years have you been advised to have or are you currently having treatment, surgery or medication for any of the following:
- a. Parkinson's Disease, Myasthenia Gravis, Multiple or Amyotrophic Lateral Sclerosis, Muscular Dystrophy, Alzheimer's Disease, Schizophrenia, Bipolar Disorder, Manic Depression or any other cognitive disorder? Yes No
 - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human immunodeficiency virus (HIV) infection? Yes No
 - c. Diabetes that has required more than 50 units of insulin daily or more than two medications (insulin or oral), Chronic Kidney Disease or Insufficiency, or Renal Failure requiring dialysis? Yes No
 - d. Emphysema, Chronic Obstructive Pulmonary Disease (COPD), Sleep Apnea or any Chronic Pulmonary condition?
Do you currently require the use of oxygen? Yes No
 - e. Internal Cancer (examples include but are not limited to breast, lung or liver cancer etc...), Leukemia, Malignant Melanoma, Hodgkin's Disease, or Lymphoma? Yes No
 - f. Congestive Heart Failure (CHF) or enlarged heart, heart attack, Heart, Coronary or Carotid Artery Disease (not including high blood pressure), Peripheral Vascular Disease, Stroke or Transient Ischemic Attack (TIA) or had a defibrillation device surgically implanted? Yes No
7. Within the past two years have you had atrial fibrillation, any heart rhythm disorder, heart valve surgery, cardiac pacemaker replaced or implanted, or been treated with a heart defibrillating device? Yes No
8. Within the past two years have you had, or been treated for, or has treatment been recommended by a physician for Cirrhosis of the Liver, Hepatitis, Alcohol or Drug Abuse, or Systemic Lupus? Yes No
9. Have you had an organ transplant or been advised to have an organ transplant? Yes No
10. Are you currently using the services of a home health care agency? Yes No
11. Do you require or receive any assistance with any of your activities of daily living such as transferring, bathing, toileting, eating, dressing, or continence? Yes No
12. Within the past two years have you had, or been treated for, or has treatment been recommended by a physician for Disabling Arthritis, Paget's Disease of the bone, or Rheumatoid Arthritis? Yes No
13. Do you now, or during the past five years have you received medical treatment, or been advised to have treatment, surgery or medication for Osteoporosis with fracture or Spinal Stenosis? Yes No
14. Are you diabetic?
If so do you have or have you been treated for any of the following conditions: diabetic retinopathy, peripheral vascular disease, kidney disease, kidney failure, neuropathy, stroke, congestive heart failure, heart condition, or high blood pressure treated with more than two medications? Yes No
15. Have you had a surgical procedure performed in the last 6 months?
If Yes, provide details: Yes No

Have you taken any prescription medications within the last 24 months? If so, please list all medication(s) you have taken or are currently taking. Attach an additional sheet if necessary. *Please **DO NOT** list water pill, water retention, fluid retention or blood thinner as these are not medical conditions and will require a telephone interview. Yes No

Prescription Medication Name	Date Originally Prescribed	Frequency and Dosage	*Diagnosis/Onset Date

Primary Physician Name: _____ **Telephone Number:** _____

Physician Address: _____

Date of Last Physician Visit: _____

Reason for Visit: _____

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UNINSURABLE HEALTH CONDITIONS

Applications should not be submitted if the applicant has any of the following conditions:

AIDS/HIV

Amyotrophic lateral sclerosis (ALS)

ARC (AIDS related complex)

Alzheimer's disease

Cirrhosis

Chronic obstructive pulmonary disease (COPD)

Other chronic pulmonary disorders, including:

Chronic bronchitis

Chronic obstructive lung disease (COLD)

Chronic asthma

Chronic interstitial lung disease

Chronic pulmonary fibrosis

Cystic fibrosis

Emphysema

Sarcoidosis

Bronchiectasis

Scleroderma

Crippling/disabling arthritis

Diabetes with >50 units insulin per day

Three or more high blood pressure medications (applicable to diabetics only)

Kidney disease with dialysis (ESRD)

Lupus – systemic

Multiple Sclerosis (MS)

Myasthenia Gravis

Organ transplant

Osteoporosis with fracture

Parkinson's Disease

Senile Dementia

Spinal Stenosis

Other cognitive disorders, including:

Mild cognitive impairment (MCI)

Delirium

Organic brain disorder

In addition to the conditions noted above, the following will also lead to a decline in coverage:

- Use of more than two (2) inhalers.
- Regular use of a nebulizer.
- Use of oxygen.
- Use of an insulin pump.
- Any medication administered in a physician's office (including, but not limited to injectables).
- If weight is noted in either decline column of the BMI chart on page 10 of this guide.

Some conditions may be considered in certain states within a certain time frame. Please refer to your state's application for specific time frames.

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MANHATTAN LIFE MEDICATION GUIDELINE

This list is **not** all inclusive. The same drugs may have other names (generic or brand names) or they may be included with other drugs with a combination name. Use of the following drugs will result in an **automatic decline**:

3TC	Hydrea	Procrit
Abilify	Hydergine	Prolixin
Alkeran	Humira	Razadyne
Amantadine	Imuran	Remicade
Apokyn	Interferon	Reminyl
Aricept (Donepezil)	Indinavir	Requip
Arimidex (Anastrozole)	Invirase	Retrovir
Artane	Kemadrin	Rebif
Avonex	Lasix (Furosemide)	Ridaura (Auroanofin)
Azilect	>60 mg per day	Ribavirin
AZT	L-Dopa (Levodopa)	Riluzole
Baclofen	Leukeran	RIisperidal (Risperidone)
Betaseron	Lioresal	RItonavir
Casodex	Lithium	Sandimmune
Cerefolin	Lomustine	Seroquel
Carbidopa	Megace	Sinemet
Cogentin	Megestrol	Simponi
Cognex	Mellaril (Thioridazine)	Stalevo
Comtan	Melphalan	Stelazine
Copaxone	Memantine	Sustiva
Cytosan	Metrifonate	Symmetrel
D4T	Mirapex	Tacrine
DDC	Myleran	Tamoxifen
DDI	Namenda	Tasmar
DES	Narcotics*	Teslac
Eldepryl	Navane (Thiothixene)	Thiotepa
Enbrel	Nelfinavir	Thorazine
Epogen	Neoral	Tysabri
Ergoloid	Neupro	VePesid
Exelon (Rivastigmine)	Orencia (Abatacept)	Vincristine
Femara	Paraplatin	Viramune
Galantamine	Parlodel	Zanosar
Gold	Permax	Zelapar
Haldol (Haloperidol)	Prednisone	Zoladex
Herceptin	>10 mg per day	Zyprexa

* Examples of narcotic medications: Fentanyl (Duragesic), Hydrocodone (Vicodin, Lortab, Lorcet, Darvocet, Norco), Oxycodone (Endocet, Oxycontin, Percocet), Oxymorphone (Opana), Methadone, Morphine, Stadol, etc.

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Did you turn age 65 in the last 6 months? Yes No

Did you enroll in Medicare Part B in the last 6 months? Yes No If yes, what is the effective date? _____

PART II – MEDICAL COVERAGE REPLACEMENT (MUST BE COMPLETED)

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement policy, or that you had certain rights to buy such a policy you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with our application.

ALL QUESTIONS MUST BE ANSWERED. Please Mark Yes or No with an "X."

To the best of your knowledge:

1. Are you covered for medical assistance through the state Medicaid program? Yes No

NOTE TO APPLICANT: If you are participating in a "Spend-Down" program and have not met your "Share of Cost," please answer NO to this question and proceed to Question 2.

IF YES,

(a) Will Medicaid pay your premiums for this Medicare Supplement policy? Yes No

(b) Do you receive any benefits from Medicaid OTHER THAN payment toward your Medicare Part B premium? Yes No

2. (a) If you had coverage from any Medicare plan other than original Medicare within the last 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO) fill in your start and end dates. START END
/ / / /

(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? Yes No

(c) Was this your first time in this type of Medicare plan? Yes No

(d) Did you drop a Medicare Supplement plan to enroll in the Medicare plan? Yes No

3. (a) Do you have another Medicare Supplement policy in force? Yes No

(b) If so, with which company: _____

with which plan: _____

and what paid-to-date do you have? _____

(c) If so, do you intend to replace your current Medicare Supplement policy with this policy? Yes No

4. Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)? Yes No

(a) If yes, with what company, what kind of policy and reason for termination?

(b) What are your dates of coverage under the other policy? START END
/ / / /

(c) Do you intend to replace this coverage with this policy? Yes No

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IMPORTANT STATEMENTS TO BE READ AND SIGNED BY THE APPLICANT

- (1) You do not need more than one Medicare Supplement Insurance Policy.
- (2) If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
- (3) You may be eligible for benefits under Medicaid and may not need a Medicare Supplement Insurance Policy.
- (4) If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement Insurance Policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated, if requested, within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
- (5) If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available a substantially equivalent policy) will be reinstated, if requested, within 90 days of losing your employer or union based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of suspension.
- (6) Counseling services may be available in your state to provide advice concerning your purchase of a Medicare Supplement Insurance policy and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

Initials of Proposed Insured: ✓

Date: _____

OPEN ENROLLMENT/GUARANTEED ISSUE PERIOD INFORMATION

Open Enrollment: You are eligible for Open Enrollment and will not need to answer Health Questions 1-15 on Pages 1 and 2 of this application if (a) you are within six months of purchasing Medicare Part B coverage for the first time; or (b) you were eligible for early Medicare and you are within six months of turning age 65.

Guaranteed Issue For Eligible Persons Under the Balanced Budget Act of 1997: The following are definitions of the categories of individuals who are eligible for Guaranteed Issue under the Balanced Budget Act of 1997:

- (a) Enrolled under an employee welfare benefit plan that either: (1) supplements Medicare, and the plan terminates, or the plan ceases to provide substantially all such supplemental health benefits; or (2) is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan; or
- (b) Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE) and the organization's certification or plan is terminated or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual; or
- (c) Enrolled in a Medicare, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or specific circumstances permit discontinuance including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual; or
- (d) Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency or other involuntary termination of coverage under the policy, substantial violation of a material policy provision, or material misrepresentation; or
- (e) Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage plan, a cost contract, a Medicare Select plan, or a PACE provider, and then the insured person terminates coverage within 12 months of enrollment, the insured person must return to the original carrier if the plan is still available; or
- (f) Upon *first* becoming enrolled in Medicare Part A for benefits at age 65 or older, you enrolled in a Medicare Advantage plan under Part C or PACE provider and then you disenroll within 12 months, you may apply for any available Medicare Supplement Plan; or
- (g) Enrolled in Medicare Part D plan during the initial open enrollment period and, at the time of enrollment in Part D, was enrolled under a Medicare Supplement policy that covers outpatient prescription drugs and the individual terminates enrollment in the Medicare Supplement policy and submits evidence of enrollment in Medicare Part D along with the application for this policy.

Documentation of these events must be submitted with the application. You must apply within 63 days of the date of termination of previous coverage in order to qualify as an eligible person. If you qualify for guarantee issue you may select Medicare Supplement Plans A, B, C or F.

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AUTHORIZATION AND CERTIFICATION

I hereby authorize any licensed physician, medical practitioner, hospital, clinic, laboratory, pharmacy, pharmacy benefit manager or other medical facility, insurance or reinsurance company, MIB, Inc., consumer reporting agency, Division of Motor Vehicles, the Veterans Administration or other medical or medically-related facility, insurance company or other organization, institution or person including Medicare, that has any records or knowledge of me or my health or having any non-medical information concerning me to give The Manhattan Life Insurance Company, or its reinsurers, any such information. All information used or disclosed pursuant to authorization may be subject to redisclosure by the recipient and may no longer be protected. I understand that I am authorizing The Manhattan Life Insurance Company to receive my health information, prescription drug usage history and my non-medical information. I understand that prescription drug usage may be used to verify the presence of certain medical conditions and that such history will not be used to decline coverage. These medical conditions will be confirmed by a telephone interview prior to being used in the underwriting process. The released information received by The Manhattan Life Insurance Company will remain protected by federal and/or state regulations as long as it is maintained by the health plan. Medical information will not be used to decline coverage if you are applying during an open enrollment or guaranteed issue period.

I understand that the information requested is necessary for evaluation and underwriting of my application for the Medicare Supplement Insurance Policy for which I have applied; to determine eligibility for insurance, risk rating or policy issue determinations; obtain reinsurance; administer claims and determine or fulfill responsibility for coverage and provision of benefits; and to conduct other legally permissible activities that relate to any coverage I have, or have applied for, with The Manhattan Life Insurance Company. I understand that telephone interviews may be a part of the application process and that any information obtained from such telephone interviews may be used to decline my application for coverage. I understand that failure to provide the authorization to The Manhattan Life Insurance Company *will* result in the rejection of the Medicare Supplement Insurance Policy coverage. I understand that I may revoke this authorization at any time by notifying The Manhattan Life Insurance Company in writing at their Medicare Supplement Administrative Office: P.O. Box 925568, Houston, Texas 77292-5568. I understand that such revocation will not have any effect on actions The Manhattan Life Insurance Company took prior to their receiving the revocation notice. I understand that this authorization will be valid for twenty-four (24) months from the date signed if used in connection with an application for an insurance policy, reinstatement of an insurance policy, change in policy benefits; or for the duration of a claim if used for the purpose of collecting information with a claim for benefits under a policy. A photocopy of this authorization will be treated in the same manner as the original.

To the best of my knowledge and belief, all of the answers to the questions contained in this application are true and complete and I understand and agree that: (a) the insurance shall not take effect unless and until the application has been accepted and approved by the Company, the full first premium has been paid, and the policy has been delivered to the applicant; and (b) oral statements between the agent and myself are not binding on the Company unless accepted by the Company in writing. The undersigned applicant certifies that the applicant has read, or had read to him, the completed application and that he realizes that any false statements or misrepresentations therein material to the risk may result in loss of coverage under the policy to which this application is a part.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I acknowledge receiving: (a) an Outline of Coverage for the policy applied for, and (b) a "Guide to Health Insurance for People with Medicare."

Signed At: _____ Dated: _____
(City /State) (Month/Day/Year)

Applicant's (or Authorized Representative's) Signature: ✓ _____

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AGENT'S CERTIFICATION

The undersigned Agent certifies that the Applicant has read, or had read to the Applicant, the completed application and that the Applicant realizes that any false statement or misrepresentation in the application may result in loss of coverage under the policy.

TO BE COMPLETED BY AGENT (Attach separate sheet, if necessary)

1. List any other health insurance policy you have sold to the Applicant that is still in force.

2. List any other health insurance policy you have sold to the Applicant in the past five (5) years that is no longer in force.

I certify that:

1. I have accurately recorded the information supplied by the Applicant; and
2. I have given an outline of coverage for the policy applied for and a Guide To Health Insurance for People With Medicare to the Applicant.

✓

Agent's Signature

Date:

Agent's Printed Name:

Agent No.: **In the State of:**

Agent Email Address:

Agent Telephone Number:

Agency Name

EMAIL CONSENT AUTHORIZATION

I give my written consent to allow the Company to communicate with me by email to the address(es) listed below. I confirm that I have authorization to provide consent for email to the email address(es) that I provide below and further agree to indemnify and hold harmless the Company for any action or loss arising from any incorrect or false email address(es) provided below. I acknowledge that, should I desire to revoke this written authorization, I will inform the Company, in writing, of such revocation

I decline to give consent to the Company to communicate with me by email. (Do not provide email addresses below)

Primary email address: _____

Secondary email address: _____

Signature: ✓ _____ **Date:** _____

Note: The applicant electing to allow for notices and communications to be sent to the electronic mail address provided by the policyholder should be aware that the insurer rightfully considers this election to be consent by the applicant that all notices may be sent electronically, including notice of non-renewal and notice of cancellation. Therefore the applicant should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.

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AUTHORIZATION	IN FAVOR OF: <u>Manhattan Life Insurance Company</u>	AUTHORIZATION	
	Administrative office: <u>P.O. Box 925568, Houston, Texas 77292-5568</u>		
	Name of Bank Customer: _____		Requested draft date: _____
	Insured's Name: _____		(Must be 1st-28th Only) <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account Number : _____	Routing Number: _____	To (Name of Bank): _____	
Address of Bank: _____			
<p style="text-align: center;">You are hereby authorized, as a convenience to me, to honor and charge my account for checks, drafts and other orders, including without limitation any order initiated by electronic means, drawn by The Company indicated above, (hereinafter referred to as THE COMPANY), on my account by and payable to the order of The Company for the payment of premiums provided there are sufficient collected funds in such account to pay the same upon presentation. I agree that your rights in respect to each such check or other order drawn by The Company shall be the same as if it were a check drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice I agree that you shall be fully protected in honoring any such check or other orders drawn by The Company. I further agree that if any such checks or other orders drawn by The Company be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance.</p>			
Date _____		Signature of Depositor _____	
I am aware that if my application is approved, my initial premium will be drafted upon approval.			
Signature must be the same as on the signature card at bank, and if a company account the name of the account must be shown.			
To: The Bank above			
<p>In consideration of your compliance with the individual authorization of your depositors to pay checks, drafts or orders, drawn and signed by us to our order, we agree:</p> <ul style="list-style-type: none">• To indemnify you and hold you harmless from any loss you may suffer as a consequence of your actions resulting from or in connection with the execution and issuance of any check, draft or order, whether or not genuine, purporting to be executed and received by you in the regular course of business for the purpose of payment of such insurance premiums including any costs or expenses reasonably incurred in connection therewith.• In the event that any such check, draft or order shall be dishonored, whether with or without cause, and whether intentionally or inadvertently, to indemnify you for such loss even though dishonor results in forfeiture of the insurance.• To defend at our own cost and expense any action which might be brought by any depositor or any other persons because of your actions taken pursuant to said authorization and direction or in any manner arising by reason of your participation in this plan of premium collection.			

(Attach Voided Check)

AUTHORITY TO HONOR PREMIUM CHECKS