

Second Chance UnderwritingSM

The Protector+SM



It may be unsettling for your customers to face an unprotected future when they are declined for disability income insurance due to their medical history. At Standard Insurance Company, we believe your hard-to-place customers deserve a second chance.

Available Features For Second Chance Underwriting

- Two and five-year benefit periods
- 90, 180 and 365 day elimination periods
- Noncancelable Rider
- Residual Rider¹
- All occupation classes
- To issue ages 18 - 60
- The maximum issue and participation is \$5,000 of IDI with all carriers
- There is a maximum of 400 percent extra premium rating in addition to standard rates
- Non-smoker rates are available for those who do not use tobacco in any form

Please Note

Full medical disclosure is required and there is a four-exclusion maximum. Second Chance Underwriting is not available with guarantee issue cases.

Except with Second Chance Underwriting, The Standard does not normally consider coverage for applicants with any of the conditions listed on the reverse, until a minimum of three to five years since diagnosis. Unlike Old Fashioned Underwriting,SM Second Chance Underwriting is not a streamlined approach to the application process. Instead, Second Chance Underwriting allows The Standard to consider offering coverage if the criteria on the reverse are met.

Discounts, Old Fashioned Underwriting, the Business Owner Upgrade and the Earned Income Enhancer are not available with Second Chance Underwriting.

continued on reverse



**For producer use only.
Not for use with consumers.**

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Second Chance UnderwritingSM
SI 13653 (6/10)

¹ Partial Disability Rider in California.

Applicants Must Meet The Following Criteria To Be Eligible For Second Chance UnderwritingSM

- A period of at least one year from the last diagnosis must have passed before applicants are eligible to apply
- The applicant's conditions are stable and under good control
- The applicant has complied well, and on a regular basis, in following medical advice, treatment and follow-up with the attending physician
- Medical records do not indicate any attempted suicide or suicidal ideation
- The applicant is not self-prescribing medications or treatment
- The applicant is working full time in his or her regular occupation, without limitations

These are criteria for considering an offer of coverage. Any offer of coverage under Second Chance Underwriting is still subject to underwriting and may exclude certain conditions.

Conditions The Standard May Consider If The Criteria At Left Are Met

- **ADD/ADHD**
- **Addison's Disease**
- **Anxiety/Panic Disorders**
- **Arthritis**
- **Cancer in remission**
- **Cerebral Palsy**
- **Chronic Fatigue Syndrome**
Any offer of coverage will have exclusions for both Chronic Fatigue Syndrome and Mental Disorder/Substance Abuse
- **Chronic Obstructive Pulmonary Disease (COPD)**
- **Crohn's disease** Applicants have normal weight, have followed the regular colonoscopy schedule as determined by their physicians and have no dysplasia
- **Depression** Those diagnosed with severe depression, Bipolar Disorder, Manic Depression and/or attempted suicide will not be considered
- **Diabetes** Consideration will be given to all who meet the criteria below
 - Type One Diabetes (insulin dependent) maximum two-year benefit period and a minimum 180-day elimination period
 - Type Two Diabetes
- **Epilepsy**
- **Fibromyalgia** Any offer for coverage will include exclusions for both Fibromyalgia and Mental Disorder/Substance Abuse
- **Hepatitis**
- **Hodgkins' Disease**
- **Idiopathic Thrombocytopenia**
- **Kidney transplant**
- **Latex allergy**
- **Lupus, Discoid**
- **Meniere's Disease**
- **Narcolepsy**
- **Obsessive Compulsive Disorder**
- **Obstructive Sleep Apnea** without cardiac arrhythmias or disease, lung disease or disorders such as asthma and/or chronic obstructive pulmonary disease
- **Osteomyelitis**
- **Overweight**
- **Pacemakers** with no sign of cardiovascular disease
- **Pancreatitis**
- **Poliomyelitis**
- **Psoriatic Arthritis/Ankylosing Spondylitis** with minimal symptoms
- **Restless Leg Syndrome**
- **Rheumatoid Arthritis** with no organ involvement. Maximum two-year benefit period
- **Sarcoidosis** with no extrapulmonary involvement
- **Spondylitis, Ankylosing**
- **Tuberculosis**
- **Ulcerative Colitis** Applicants have followed the regular colonoscopy schedule as indicated by their physicians and exhibit no extra-intestinal manifestations

For More Information

If you have questions about Second Chance Underwriting please contact your underwriter at The Standard, email getinfo@standard.com, or call 800.992.4446.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888.