

Provident Life and Accident Insurance Company
1 Fountain Square, Chattanooga, Tennessee 37402

OREGON INDIVIDUAL ACCIDENT ONLY INSURANCE POLICY DISCLOSURE STATEMENT

[COMPLETE INFORMATION IN SHADED AREAS ONLY]

Agent or Insurance Company Representative	Address
Completed this questionnaire on _____	for _____
(Date)	(Applicant)
_____ describing individual Accident Insurance Coverage policy, L-21762, (Address)	
an individual accident only insurance policy providing coverage for specified accidental injuries. This policy is underwritten by Provident Life and Accident Insurance Company; 1 Fountain Square; Chattanooga, TN 37402.	

NOTICE

This disclosure statement highlights some of the important issues that often affect consumers. It is intended for your use whether you are purchasing accident only insurance for the first time or whether you are replacing or adding to your existing coverage.

Are You Considering Replacing Your Current Coverage? Before you replace your current policy with another, you should review both policies in order to determine whether replacement is in your best interests. The new coverage may be different in important respects. You should be aware of these differences, whether they are temporary or permanent. If you obtained your current policy from another agent or a representative of another company, be sure to ask that agent or representative any questions you may have about that policy.

Are You Considering Adding to Your Current Coverage? Before you add new coverage to your current coverage, you should review both policies to ensure that you are not purchasing unnecessary coverage. If you obtained your current policy from another agent or a representative of another company, be sure to ask that agent or representative any questions you may have about that policy and the need for additional coverage.

Which Coverage Will Pay? If coverage under the offered policy duplicates coverage under your current policy, the offered policy will pay if your current policy also pays. (Note: You should ask the agent or company representative who sold you your current policy whether your current policy will pay if the new policy pays.)

Questions? Ask for Help. If you have any questions that are not answered by this disclosure statement, be sure to ask your agent or insurer representative.

Read Your Policy! If you purchase the offered policy, read it carefully as soon as you receive it. Because it is an individual policy, you will have an opportunity to send it back and obtain a premium refund.

Fill Out Your Application Carefully! Be sure to fill out all portions of your application completely and truthfully. If misstatements are made or information about your health are omitted from the application, the insurer may void the policy or deny your claim. If your age is misstated, the amounts payable on claims may be reduced.

We hope this disclosure statement will help you with your insurance purchase. However, please note that the statement is not intended to be a part of the policy and that only the language of the policy issued by the insurer is final and binding.