

BUSINESS ACTIVITIES



GETTING DOWN TO THE BUSINESS
OF PROTECTING YOU

GROUPROTECTORSM
Group Accident Medical Insurance



QUOTE & BIND ONLINE

Scan this code or go to
www.nationwide.com/groupprotector



Nationwide[®]
is on your side

ACCIDENTS HAPPEN. But that doesn't have to put you on the spot.

Let Nationwide® help. Our **Grou**ProtectorSM business activities insurance provides peace of mind that keeps the focus on work, not worry. Our policy provides death and specific loss benefits to your employees.

Who in your group is covered?

100% of the following types of staff are insured:

- Administrative
- Church
- Clerical
- Custodial
- Food service
- Local delivery
- Sales
- School
- Supervisory

Staff members must work 30 or more hours per week and six months or more per year to be eligible for coverage.

What activities are covered?

Business and business travel activities are covered for employees of the insured business during any of these conditions:

- They are on the premises of the insured business during the hours and on the days required to be there (includes voluntary overtime)
- They are commuting directly to and from work
- They are off premises on a trip required by the insured business

BUSINESS ACTIVITIES Accident Insurance Policy Application

Print or type only

which, upon acceptance and approval by **Nationwide Life Insurance Company**—Columbus, Ohio 43216, will become a part of Specified Hazard Insurance Policy Number 942- _____ Office Use Only

1. Name of Plan Sponsor (Group's Name) _____

Address Street _____ City _____ State _____ Zip _____ County _____

2. Policy Term: The policy term starts at **12:01** A.M. on ____/____/____ which is the effective date, and ends at **12:01** A.M. on ____/____/____ which is the first renewal date.

3. Covered Activities

Business Activities—While on the plan sponsor's premises (building and/or land where the plan sponsor's business is located) during the hours and on the days required to be there (includes voluntary overtime), by the plan sponsor to be there; and while off such premises on a trip, including commuting directly to and from work, required of the insured as an employee of the plan sponsor.

Business Travel Activities Only—While off the plan sponsor's premises (building and/or land where the plan sponsor's business is located) on a trip, including commuting directly to and from work, required of the insured as an employee of the plan sponsor. (001)

4. Maximum Benefit Amounts

—the word "None" means the benefit is not included

Benefit Provisions	Maximum Benefit Amounts			
	CLASS 1	CLASS 2	CLASS 3	CLASS 4
ACCIDENTAL DEATH & SPECIFIC LOSS with a \$500,000 overall maximum for any one accident.				
Death	\$25,000	\$50,000	\$75,000	\$100,000
Specific Loss (Face Amount)	25,000	50,000	75,000	100,000

5. Premium Rates by Class(es) of Benefit Options

— check class desired

Class	Quarterly Premium Rates per Benefit Options	
	<input type="checkbox"/> Business Activities	<input type="checkbox"/> Business Travel Activities Only
All Administrative, Church, Clerical, Custodial, Food Service, Local Delivery, Sales, School and Supervisory employees of the plan sponsor who normally work 30 or more hours per week and six months or more per year (check only one box):		
1 <input type="checkbox"/> Class 1 Benefits	\$2.24	\$1.75
2 <input type="checkbox"/> Class 2 Benefits	4.50	3.50
3 <input type="checkbox"/> Class 3 Benefits	6.75	5.25
4 <input type="checkbox"/> Class 4 Benefits	9.00	7.00
Minimum premium per policy is \$100		

6. The Policy is to cover all eligible persons (96)

7. It is understood and agreed that: (a) the premium will be paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance; and (b) **premium will be paid quarterly in advance based on the total number of eligible persons anticipated to be on the payroll as of the effective date of the policy and as of each subsequent date premium is due** (BF78).

(NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

By sending your check to Nationwide Life Insurance Company ("Nationwide"), you give your consent to Nationwide to authorize our financial institution to convert your check into an electronic fund transfer. Please be aware that your bank account may be debited as soon as the same day we receive your payment and you will not receive a canceled check. For authorized checking account withdrawal (also called Automated Clearing House or "ACH") call 1-800-525-8669.

By signing below, you agree that you have read all of the Fraud Warnings provided with this application.

Previous Policy Number _____

Date **Agent #13-81450**

Appointed Agent's Signature and Number

Surplus Insurance Brokers Agency Inc

Appointed Agent's Phone Number

P O Box 749, South Bend IN 46624-0749

Appointed Agent's Email Address _____

GR-9050 (Office Use) _____

Signature of Applicant _____

Printed Name and Title of Applicant _____

Address of Applicant _____

Applicant's Phone Number _____

Applicant's Email Address _____

Check box if no agent was used.

PREMIUM REPORT (Must be completed and sent in with the Application)

The business of the Plan Sponsor consists of the following activities:

SIC Code:

Total Number of Eligible Persons Anticipated to be on the Payroll as of the Effective Date of the Policy	Quarterly Premium Rate per Eligible Person	Quarterly Premium Due
		\$

I certify that to the best of my knowledge and belief: (1) the preceding information is correct and complete; (2) premium is being paid for the total number of eligible persons who are anticipated to be on the payroll as of the effective date of the policy; and (3) **the premium is being paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance.**

Date _____ by Signature of Applicant _____
Day Telephone Number _____ Fax Number _____
Email Address _____

Note: For authorized checking account withdrawal (also called Automated Clearing House “ACH”) download and complete the Authorization Form found at www.nationwide.com/ach or for credit card payment call, 1-800-525-8669.

Death Benefit

If, as a result of injury, an insured dies within one year from the date of the accident causing the injury, we will pay the death benefit less any specific loss benefit paid because of the same accident. The one year limit does not apply in a PA or WV contract.

Specific Loss Benefit

If, as a result of injury, an insured suffers a specific loss within one year from the date of the accident causing the injury, we will pay:

Specific Loss	% of Face Amount
Loss of Life	100%
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb and Index Finger of Same Hand	25%

The total payment for all of the specific losses of an insured because of any one accident will not be more than the face amount. No specific loss benefit will be paid if the death benefit applies. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies.

Our overall maximum limit of liability for any one accident is \$500,000.

Coverage is provided under policy form no. GR-9051-2-1

Certain provisions of the policy are summarized in this brochure. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.

Policy Exclusions & Limitations

We will not pay benefits for expenses incurred for:

- (1) the examination, prescription, purchase or fitting of eyeglasses, contact lenses, or hearing aids;
- (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or
- (3) care or treatment by a person who ordinarily lives in the insured's home or is a parent, grandparent, spouse, brother, sister, or child of either the insured or the insured's spouse (if a NJ contract, care or treatment furnished by a member of the insured's immediate family).
- (4) intentional self-destruction or an attempt at it or intentional self-inflicted injury (if MO contract, while sane); or
- (5) war or an act of war, declared or undeclared; or
- (6) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

How do you apply and pay for coverage?

Complete ALL fields on the application. Be sure to sign and date where indicated. **We need to receive the completed application and premium payment BEFORE the desired policy effective date.**

APPLICATION OPTIONS

Online at www.nationwide.com/grouprotector.

Mail the application and Premium Report, if applicable, to Nationwide Innovative Solutions, PO Box 1970, Springfield MA 01101. Enclose payment or submit payment with a credit or debit card (see below).

E-mail: Scan the application and Premium Report, if applicable, and email them to grouprotector@consolidatedhealthplan.com. Include payment by filling out, scanning and emailing the ACH form or submit payment with a credit or debit card. If you prefer you may mail a check (see below).

Fax the application and Premium Report, if applicable, to 1-413-214-7761. Submit payment by credit or debit card, ACH or if you prefer you may mail a check (see below).


PAYMENT OPTIONS


Pay by mail: Mail payment to Nationwide Innovative Solutions, PO Box 1970, Springfield MA 01101


Pay by credit or debit card: Call 1-800-525-8669

Pay by electronic check (ACH): Download and complete the Automated Clearing House (ACH) Authorization Form found at www.nationwide.com/ach and mail, fax or e-mail the ACH form with your application.

How do you contact us?

 1-800-525-8669
(8:00 a.m. – 5:00 p.m. ET, M-F)

 1-413-214-7761

 Nationwide Innovative Solutions,
P.O. Box 1970, Springfield, MA 01101

 grouprotector@consolidatedhealthplan.com

 nationwide.com/grouprotector



Underwritten by Nationwide Life Insurance Company.
Administered by Consolidated Health Plans.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and GrouProtector are service marks of Nationwide Mutual Insurance Company.

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Fraud Warnings

(CA) For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

(FL) Any person who knowingly and with intent to injure, defraud, or deceive any insurance company files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

(KY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

(LA) It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

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

(MO) An insurance company or its agent or representative may not ask an applicant or policyholder to divulge in a written application or otherwise whether an insurer has canceled or refused to renew or issue to the applicant or policyholder a policy of insurance. If a question(s) appears in this application, you should not renew it.

(PA) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

(PR) Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggregated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a maximum of two (2) years.

(WA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

(All Other States) Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties. This policy provides limited business activities accidental death and specific loss benefits only.

Please read these important notices and warnings

All cases are subject to the acceptance of the risk and may be subject to review of prior claims experience.

Unless otherwise specified in the Benefit Provisions, this policy does not provide coverage for sickness or for legal liability.

This policy does not provide basic hospital, basic medical or major medical insurance. (In NY: as defined by the New York State Insurance Department)

(NY) The insurance offered in this brochure is (1) not a deposit; (2) not insured by the Federal Deposit Insurance Corporation; and (3) not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.