

# CREDIT INSURANCE



**INSURE YOUR LOAN FOR  
PEACE OF MIND  
AND FAMILY PROTECTION**



*Credit insurance does more than help pay off or reduce your loan – it also gives you peace of mind. It relieves your family – and your credit history – of the burden of an unpaid debt.*

## THE PROBLEM

If you should die or become disabled, the financial commitment you made on your loan still remains. Unfortunately, many families in this situation have no choice but to:

- Deplete their savings.
- Fall behind in their loan payments.
- Damage their credit rating.
- Lose property due to repossession or foreclosure.

People who suffer an extended total disability tend to have a drop in income and an increase in expenses. Disability income insurance, which you might have through your employer, usually replaces only a portion of income – the rest is up to you. **Could you still meet all your financial obligations if your income was reduced due to a disability?**

Families also face a challenge when a primary income-earner dies. You may already have life insurance, but more than likely, you intended this money to support your family, not to pay off your outstanding loans.

## THE SOLUTION

Fortunately, credit insurance from Central States Health & Life Co. of Omaha (CSO) is an important step you can take toward protecting yourself and your family from any potential financial burdens.

## YOUR BENEFITS

We offer you a variety of insurance benefits to protect you and your family.

- We pay directly to your creditor.
- Benefits are not taxable.
- In the event you notify us in writing that you paid off your loan early, your unearned insurance premium will be refunded or credited to your loan.

### **Disability Coverage:**

- We pay benefits when you are totally disabled due to a covered sickness or injury.
- We pay benefits even if you are at home under a doctor's care. Hospitalization is not required.
- We continue benefits until your doctor releases you from total disability or you return to work.

### **Life Coverage:**

- Credit life insurance pays off or reduces the loan balance in the event of death due to a covered sickness or injury.

## APPLYING FOR COVERAGE

As soon as your loan is approved, you are eligible to apply for credit insurance. If approved for the insurance, your coverage is effective as of the date of the loan. Your approval for credit insurance may depend upon the answers to health questions/statement contained in the application.

## EASY PREMIUM PAYMENT

Paying your insurance premiums is simple. Your monthly loan payment includes the premiums for the optional insurance, so there is no need to write an extra check or remember an extra due date.

## A LEADER IN THE INDUSTRY

It's important to have a stable company behind your credit insurance plan. CSO began in 1932 in Omaha, NE. Over the years, we've been instrumental in improving the lives of our policyholders, agents and employees. Today, we are licensed to sell insurance products in 49 states. CSO has successfully sold credit insurance for more than 75 years.

### ***Exclusions/Limitations***

The coverage provided has limitations that may vary by state.

For costs and complete details of the coverage, contact Central States Health & Life Co. of Omaha, P.O. Box 34350, Omaha, Nebraska 68134-0350 or call us toll-free at 1-800-826-6587.

***This brochure serves only as a brief summary of the benefits of CSO credit insurance. Please read the policy or certificate for specific details of coverage. Coverage may vary by state.***

*Offered and underwritten by:*



**CSO**

Central States Health & Life Co. of Omaha  
P.O. Box 34350 • Omaha, NE 68134-0350

## CSO'S CREDIT INSURANCE PAYMENT PROTECTION PLAN

*Security and peace of mind for you,  
your family, your investment and  
your credit.*

- Pays off or reduces your loan
- Simplified application process\*
- No age rating on premiums
- No job restrictions
- Premium can be financed
- Protection due to sickness or injury

\* Your approval for credit insurance may depend upon the answers to health questions/statement contained in the application.

### INSURANCE PRODUCT DISCLOSURES

- NOT A DEPOSIT
- NOT FDIC-INSURED
- MAY GO DOWN IN VALUE
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THE BANK/ DEPOSITORY INSTITUTION

**Policy Form Numbers:** 20164M TX (1153 and 1131), 20165M TX (1153 O.E. and 1131), 20168M AL, 20173M Rev., 20173M Rev. AL, 20173M Rev. IN, 20173M Rev. MN, 20173M Rev. MT, 20173M Rev. MD, 20173M Rev. MA, 20173M Rev. MI, 20173M Rev. NH, 20173M Rev. NM (25), 20173M Rev. ND, 20173M Rev. OK, 20173M PA, 20173M Rev. TN, 20173M Rev. TX (3.53 and 3.50), 20173M Rev. UT, 20173M Rev. VT, 20173M Rev. VA, 20173M 2nd Rev. WA, 20173M Rev. WV, 20173M Rev. WI, 20171M, 20171M PA Rev., 20178M PA, 20181M CT Rev. (L), 20186M CT Rev. (D), 20423M, 20453I NJ, 30470I GA Rev., 30472I-L-KS/30470I-D-KS, 30472I-L-KS/30471I-D-KS, 30425I 2nd Rev., 30425I Rev. HI, 30439I TX (1153), 30470I 2nd Rev. NJ, 30470I OK, 30470I SD, 30470I TX (3.53), and 30482I TX (1153)