



Allstate

Workplace Division

American Heritage Life Insurance Company

HOME OFFICE:
1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224 (904) 992-1776

Wholly owned subsidiary of American Heritage Life

Concord Heritage Life Insurance Company, Inc.

1776 AMERICAN HERITAGE LIFE DRIVE
JACKSONVILLE, FLORIDA 32224 (888) 699-2452

**NOTICE TO APPLICANT REGARDING REPLACEMENT
OF ACCIDENT AND SICKNESS INSURANCE**

According to your application or information you have furnished, you intend to lapse or otherwise terminate existing accident and sickness insurance policy number _____ you have with _____ Insurance Company and replace it with a policy to be issued by American Heritage Life Insurance Company or Concord Heritage Life Insurance Company. For your own information and protection, you should be aware of and seriously consider certain factors that may affect the insurance protection available to you under the new policy.

1. Health conditions that you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain that all questions on the application concerning your medical/health history are truthful and completely answered. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed, it should be carefully reviewed before being signed to be certain that all information has been properly recorded.
4. New policies may be issued at an older age than that used for issuance of your present policy; therefore, the cost of the new policy, depending upon the benefits, may be higher than you are paying for your present policy.
5. The renewal provisions of the new policy should be reviewed so as to make sure of your rights to periodically renew the policy.

The above "Notice to Applicant" was delivered to me on _____.

Signature of Applicant _____

Signature of Witness/Agent _____

**COMPLETE THIS FORM IN DUPLICATE, ONE COPY TO BE LEFT WITH
APPLICANT AND ONE COPY RETURNED TO THE HOME OFFICE.**