

Your Partner for Service



Kanawha Insurance Company

P.O. Box 610

Lancaster, South Carolina 29721-0610

Since 1958, Kanawha has been helping people manage the risk of loss from life's unforeseen events. By providing personalized service, leading edge technology and conservative investment strategies, Kanawha has grown into a major life and health insurance provider. The Company has consistently received an "A (Excellent)" rating by A.M. Best Company¹ and an "A (Strong)" rating by Standard & Poor's².

Cancer: Means a disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, the invasion of tissue, Hodgkin's Disease or Leukemia. Premalignant conditions, conditions with malignant potential or skin cancer other than malignant melanoma are not to be construed as Cancer in interpreting the policy.

Waiting Period: Cancer first diagnosed during the 30 days following the Date of Policy will not be covered.

Exceptions and Limitations: The policy provides benefits only for First Diagnosis of internal Cancer or malignant melanoma. No benefit is payable for the diagnosis of any other disease, sickness or incapacity.

No Recovery For Pre-Existing Diagnosed Cancer—Read Carefully: No benefits will be provided during the first 12 months of this Policy for Cancer diagnosed before the 30th day after the Date of Policy as shown on the Policy Schedule. For Insureds over age 65, Pre-Existing Conditions include only those conditions specifically eliminated by Rider.

This is a Limited Benefit Cancer Insurance Policy: The brochure provides a brief description of Policy Form 70160 2/98. Policy provisions may vary by state. For complete information please review the actual policy.

Cash Receipt

Received from: _____
Name
the _____ day of _____, _____
Month Year
the sum of \$ _____ being the payment
of _____ month(s) premium. The insurance
applied for shall not take effect until the Date of Policy,
payment of the first premium and before any change in
the applicant's insurability. In the event the application
is declined, any payment made by the applicant will be
returned.

Agent's Signature _____

Agent's Telephone Number _____

Make checks payable to **KANAWHA INSURANCE COMPANY**. Do **NOT** make payable to agent or leave payee blank.

Cash Cancer Plus



Form 70160 2/98 NC

*Pays a Lump Sum Cash Benefit
Immediately When First
Diagnosed with Cancer*

- 20-Year Paid Up Option
- Return of Premium Option

¹ This report represents an independent opinion of this rating service as to an insurance company's financial strength and ability to meet its obligations to policyholders. A.M. Best Company uses 16 rating categories ranging from A++ to S. The ratings "A and A (Excellent)" are assigned to companies which have demonstrated excellent overall performance when compared to the standards established by A.M. Best. Kanawha Insurance Company is not affiliated with A.M. Best.

² This rating is a current opinion of the financial security characteristics of an insurance company with respect to its ability to pay claims under its insurance policies and contracts in accordance with their terms. An insurer rated "A" has strong financial security characteristics. Standard & Poor's uses four rating categories ranging from AAA to BBB. Information on the most current rating is available at www.standardandpoors.com/ratings or at Standard & Poor's at 212 438 2400. Kanawha Insurance Company is not affiliated with Standard & Poor's.

Benefits Plus

Why Cancer Insurance?

Consider these 2001 American Cancer Society statistics:

- 1 in 2 men and 1 in 3 women will get Cancer
- Cancer is the leading killer of children ages 0-14
- Cancer causes 1 of every 4 deaths
- 66% of costs to fight cancer are non-medical indirect costs, not covered by traditional insurance



Indirect & Out-of-Pocket Costs

Loss of Income

- Patient and caregiver

Insurance & HMO Shortfalls

- deductibles & co-payments
- scheduled benefit limitations
- costs considered excessive
- doctors, hospitals, cancer centers outside managed care program
- treatments considered experimental

Loss of Assets

- depleted savings*
- real estate
- personal property

Other Indirect Costs

- home health care
- transportation expenses to and from doctors and treatment facilities
- food and lodging if treatment is out of town
- child care

Normal Living Expenses

- mortgage payments or rent
- car payments
- utility bills
- groceries and household items
- credit card payments

* 60% of families deplete savings (USA Today article)
Fact use does not imply endorsement.

Lump Sum Cash Benefits

- You receive a one-time lump sum cash payment, upon first diagnosis of internal Cancer or malignant melanoma;
- No hospitalization or treatment required to receive payment of cash benefit;
- Use the cash benefit for any purposes you choose;
- Pays in addition to other insurance you own;
- Under the Federal Internal Revenue Code, you may be able to exclude from income benefits you receive. Consult your tax advisor.

Plan Features

- **Benefit Choices:** \$10,000; \$20,000; \$25,000; \$30,000; \$40,000; \$50,000
- **Guaranteed Level Benefits:** Same lump sum amount for all covered family members, regardless of age.
- **Eligible Ages:** 18 to 69, use current age
- **Plan Types:**
 - Individual (adult or child)
 - Family (2 parents and all children)
 - Single Parent (parent and all children) (For 2 or more children only, use Single Parent)
- **Premium Payment Periods:**
 - Paid up after 20 years
 - Payable for life
- **Return of Premium Option:** If approved in your state, premiums will be refunded as shown if policy remains continuously in force and no claim paid.

<i>Issue Age</i>	<i>End of Policy Year</i>	<i>Percentage Returned</i>
18-64	20	100%
65-69	10	50%



- **Issue Age Premiums:** Premiums do not increase with advancing age.
- **Guaranteed Renewable:** Coverage is renewable for life if premiums are paid on time. Policy will terminate once claims have been paid for all covered persons.
- **Free Look Period:** Return policy within 30 days of receipt and all premiums refunded.
- **Easy to Apply:** No medical exam, no physician statements, no telephone interview...just complete the application.

Monthly Premiums Per \$10,000 Benefit

Premium Calculations

Benefit Amount:	\$10,000=As Shown
	\$20,000=Monthly × 2
	\$25,000=Monthly × 2.5
	\$30,000=Monthly × 3
	\$40,000=Monthly × 4
	\$50,000=Monthly × 5

Minimum Employer List Bill:

5 employees & \$50 monthly premium

Individual	Life Pay	20 Pay	Life Pay +ROP	20 Pay +ROP
Age:				
18-49	\$ 8	\$ 9	\$ 10	\$ 12
50-69	21	23	28	29

Single Parent	Life Pay	20 Pay	Life Pay +ROP	20 Pay +ROP
Age:				
18-49	\$ 9	\$ 10	\$ 11	\$ 13
50-69	22	24	29	30

Family	Life Pay	20 Pay	Life Pay +ROP	20 Pay +ROP
Age:				
18-49	\$ 14	\$ 16	\$ 18	\$ 22
50-69	37	41	51	53