

INDIVIDUAL STATE VARIANCE REQUIREMENTS

If YOU purchased this CONTRACT in one of the states listed below, the following additional information applies to YOUR CONTRACT.

ARIZONA

Claims may not be denied solely because of a pre-existing condition unknown by the CONTRACT holder at the time of purchase. Claims paid will not be deducted from the pro rata cancellation amount. No arbitration clause may prohibit an Arizona CONTRACT Holder from seeking remedy by filing a complaint with the director of the Arizona Department of Insurance. An Arizona CONTRACT Holder may file any complaint under the provisions A.R.S. § 20-1095.04 and/or A.R.S. 20-1095.09 with ADOI Consumer Affairs Division by calling 800-325-2548. The venue for arbitration settlement or any legal claim by an Arizona resident CONTRACT Holder is the state of Arizona.