

# Welcome to your Life and Disability Insurance

Dear Member,

Welcome to the daily health insurance plan.

No matter where you are in the world, you will have access to our collective expertise to answer your questions and to receive the support that you need.

Within this quick guide you will find all the important information that you may need to help you understand your benefits and how to use your coverage:

- Our contact details to reach us whenever you need to
- Your Covered Risks and Insured Benefits

Keep this guide during the time of your coverage and refer to it for any questions. We will be happy to support you at any time, by phone or email, if you do not find the requested information in this guide.

For general advice and assistance, contact us or our Care Coordination Service

For assistance Worldwide: +1.833.992.1333

General inquiries: [contact@dhig.net](mailto:contact@dhig.net)  
Claims: [claims@dhig.net](mailto:claims@dhig.net)

- ✓ English-speaking 24/7
- ✓ Assistance Worldwide

You need your card number to identify yourself with Care Coordination Service. If you don't have your card, your full name and date of birth are required for identification.

The Care Coordination Service will help with

- ✓ Locating a preferred network provider

## Covered Risks and Insured Benefits

Benefit 1	Death by any cause (DAC)
Benefit 2	Accidental Death (AD)
Benefit 3	Total Permanent Disablement (TPD)
Benefit 4	Partial Permanent Disablement (PPD) - Continental Scale of Accident Permanent Disablements

For more information regarding general conditions, definitions of covered Dread Diseases and the Continental Scale of Accident Permanent Disablements, please refer to your policy.