The information contained in this brochure is subject to change without prior notice.
It is accurate as of October, 2014.

More!

At a time when other pre-need insurance companies seem to be scaling back, Homesteaders is offering ***more***...

- ***More*** pre-need funding options
- ***More*** options for crediting policy growth
- Opportunities to earn ***More*** commissions
- ***More*** early pay-off options
- ***More*** marketing services and support
- ***More*** cutting-edge marketing research
- ***More*** casket price protection than any other company
- ***More*** ways to file instant claims
- ***More*** customer service support
- ***More*** support for funeral service through education and philanthropy

...and there's ***More*** to come!

Homesteaders has an unwavering commitment to the success of our funeral home customers and to Promoting the Value of Funeral Service. Learn more about how we can help you achieve success by calling your Homesteaders account executive at 800-477-3633.

Note: Not available in all states.

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Child/Grandchild Rider FAQ



Answers to your questions about the Child/Grandchild Rider

We hope this brochure will be a helpful resource regarding the Homesteaders Child/Grandchild Rider. If you need further information, please call customer service at 800-436-6110.

Q. What is the Child/Grandchild Rider?

A. The Child/Grandchild Rider allows the Policy Owner to provide insurance protection to the primary insured's children and grandchildren while the insured's policy is in full force and effect. The benefit payable is equal to the amount of the funeral service provided in the event a child/grandchild dies, up to the primary insured's coverage amount (maximum benefit of $5000.00).

Q. How does the Policy Owner apply for the coverage?

A. The Policy Owner completes the Child/Grandchild Rider Application and must list the eligible children/grandchildren of the primary insured on the application (up to 12 children or grandchildren may be covered). The rider application must be sent in with the original application for the primary insured for coverage to be included. The rider cannot be added at a later date.

Q. How much does the additional protection cost?

A. Homesteaders provides this protection free as an additional benefit to the Policy Owner.

Q. Does a grandchild have to live with a grandparent to be covered?

A. No, the grandchild does not have to live with the grandparent. Eligible grandchildren of the insured can be covered by the Child/Grandchild Rider if they live with either a parent or grandparent.

Q. What are the eligibility requirements?

A. All naturally born or adopted children and grandchildren of the insured who are at least one year old and have not reached the age of 19, are not married, and live with either a parent or grandparent are eligible to be covered. The child/grandchild cannot have been diagnosed with a terminal illness within the last six months, prior to the date of the application. Step-children or step-grandchildren are not eligible for coverage. Children/grandchildren under one year of age may be listed on the application, however coverage is not effective until the child/grandchild reaches age one.

Q. Are there any coverage limitations?

A. Yes. Homesteaders will pay a benefit for one (1) deceased child or grandchild listed on the application. After payment under the rider for one (1) deceased child or grandchild, the rider will terminate. The rider coverage also terminates if the policy lapses or terminates for any other reason.

Q. Can I add children/grandchildren born after the original policy is issued?

A. Yes. You can submit a new application for newly born or adopted, eligible children/grandchildren (up to 12 total may be covered). The rider must have been added as of the date of original issuance.

Q. Can I add the Child/Grandchild Rider to previously issued policies?

A. No, the Child/Grandchild Rider can only be added to newly issued policies. We do provide a 30-day grace period for adding the rider to a new issue. If the Child/Grandchild application is submitted within 30 days of the original issue date, we will add it to the policy.

Q. What happens if the child/grandchild is covered under multiple policies (both grandfather and grandmother for example)?

A. Benefits are payable under just one policy for the deceased child/grandchild. The deceased child/grandchild is not eligible for claim payment under any other riders where their name may be listed.

Q. How are benefits paid?

A. Benefits are paid directly to the Policy Owner by check. The Policy Owner may complete a post-death assignment to the performing funeral home to allow Homesteaders to pay benefits directly to the funeral home. Phone-A-Claim and Web Claim options are not available for payment of the rider benefit.

Q. Why can I only cover up to 12 children/grandchildren, and why will Homesteaders only pay benefits on one?

A. This coverage limitation allows Homesteaders to provide the benefit free of charge to the Policy Owner.

Q: Which of the Homesteaders products is the Child/Grandchild Rider available on?

A: It is available on all Homesteaders products except, Annuities, Dollar For Dollar, Simple Single Premium, Final Expense Plus, and Homesteaders Assurance Trust products.