

423 440 ELECTRIC BLDG.
AT. 3535

HAROLD DIERS & CO.

NEBRASKA AGENTS

SPECIAL DISABILITY PLAN DEPARTMENT
Loyalty Group Companies

METROPOLITAN CASUALTY INS. CO. OF N. Y.
COMMERCIAL CASUALTY INS. CO. OF NEWARK

OMAHA,
NEBR.

October 31, 1948

Miss Laura Gilpin
614 Alameda Road
Santa Fe, New Mexico

Dear Laura:

At the time you were in Omaha, you mentioned that you would like to have a good sickness and accident policy. At that time I mentioned that on account of age limits, we would have to check into this with the home office. Today, I received a letter from the vice-president of the company stating that due to my personal recommendation they are waiving the age limit requirement under which they would not issue policies for people beyond age 55, and they will be glad to accept an application from you.

I was glad to get through this special concession and we are enclosing herewith an illustration on what we believe to be the very finest policy I know of and something that would give you very complete protection.

Once you have this policy there is no age limit such as you will find in many other policies. The only limitations will be found in Part 10 and also in Part 9, wherein there is a slight reduction in benefits at age 61. So many companies will not continue sickness insurance beyond age 60, whereas under this policy we would continue even after age 71, with benefits then reduced to half rate.

In the illustration which we have made we have noted in pencil the premium charges for the various coverage. You will note the basic policy for \$100.00 a month costs \$80.38 per year. The hospitalization benefit of \$5.00 per day costs \$12.00 per year. The surgical operation expense costs \$6.00 per year. These endorsements are included with the policy. On the back of the one endorsement covering hospital benefits is another rider covering physicians services, either at home, office, or hospital. Some people desire to have this coverage. It is available for an additional charge of \$6.00 per year, should you wish it.

This policy gives you world-wide coverage as far as accident is concerned. With sickness benefits limited to United States,

Miss Laura Gilpin -2-

and Canada unless there is a special travel permit which is available should you desire to take some trip outside of the United States for a short period of time.

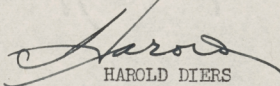
If this contract meets with your approval, then kindly complete the application on which we have answered certain questions. Kindly indicate if you wish the premiums payable quarterly, semi-annually or annually.

I might mention that if you want larger surgical benefits, the schedule of operations could be increased 50% for a \$3.00 additional premium, in other words \$9.00 per year for a \$150.00 top instead of as given in the illustration. However, we believe the \$100.00 top should be adequate.

Kindly let me know your wishes and then if there is any other information that I can supply you at any time, please let me know.

With kindest regards,

Very sincerely yours,



HAROLD DIERS

HD:mmm