

SUMMARY OF INSURANCE COVERAGE

Union Security Insurance Company
in NY, Union Security Life Insurance Company of New York

This summary briefly explains the insurance offered, but in no way changes or affects the insurance provided under the Certificate of Insurance. All coverages are subject to the actual Certificate of Insurance conditions and exclusions. The Primary Insured participating in the Program will receive a Certificate of Insurance, describing the exact coverage and benefits provided, and it should be reviewed.

Insurance Coverage

Insurance coverage is available at reasonable rates in the monthly amounts shown below. Choose the amount of coverage that you need. Premiums will be conveniently added to your Nationstar Mortgage account monthly. See below for details on the Family Plan.

Insurance Coverage ¹	Individual	Family Plan
\$250,000	\$23.50 \$16.75 in NY	\$41.25 \$32.50 in NY
\$200,000	\$18.80 \$13.40 in NY	\$33.00 \$26.00 in NY
\$150,000	\$14.10 \$10.05 in NY	\$24.75 \$19.50 in NY
\$100,000	\$9.40 \$6.70 in NY	\$16.50 \$13.00 in NY
\$75,000	\$7.05 \$5.02 in NY	\$12.37 \$9.75 in NY

¹Reduced by 50% at age 70.

Who is Eligible for Insurance Coverage?

If you are age 18 or older and a mortgage holder not in default under the mortgage holder agreement of Nationstar Mortgage, you are eligible for insurance coverage. In addition, your spouse (CA - Legal domestic spouse/OR - Legal domestic partner) and your dependent children are also eligible for insurance coverage. Dependent children are those unmarried (n/a - FL) children under age 19.² In addition, children age 19² and up to age 25² are covered while full-time (*full-time or part-time in FL*) students in an accredited school, college, university, vocational or technical school, and dependent upon the Primary Insured for their primary support, or children whose support is required by a court decree.

Family Plan

If you select the Family Plan, you and your spouse (CA - Legal domestic spouse/OR - Legal domestic partner) will be insured for 100% of the insurance coverage amount selected on your enrollment form. Each of your dependent children will be insured for 20% of that amount, no matter how many dependent children you have. Please note: to activate this coverage, you must check the box for Family Plan on the Enrollment Form.

	Family	Insured Only
	Married With Children	Individual
Primary Insured Dies	\$200,000	\$200,000
Primary Insured's Spouse Dies	\$200,000	None
Each Dependent Child Dies	\$40,000	None
Cost Per Month	\$33.00 \$26.00 in NY	\$18.80 \$13.40 in NY

²Ages may vary by state. Refer to Certificate of Insurance for details.

THIS IS AN ACCIDENTAL DEATH INSURANCE ONLY POLICY.