



Free consultations and free insurance reviews even on weekends!

If you were in an accident or sick and could not work, who would pay your cell phone your groceries your rent? Day one disability with a paycheck directly to you. Disabled only in your job. Amazing to be paid in addition to anything else you may have. Only cancer plan in America with unlimited number of days in a hospital and paid in 20 years. With reduced paid up plans why pay more? Call today!

James Reid White (203) 444-8838



Are you prepared for the unexpected?

It can be hard to determine your specific insurance needs and difficult to distinguish among the different types of insurance policies available today. But relax – we've made it easy!

Our Needs Assessment helps you identify potential gaps in your existing insurance coverage. Understanding these gaps will make it easier to select the supplemental insurance policy that is right for you and your family.

Answer the questions and see where you may have gaps in your insurance. Then schedule an in-home appointment with a local agent. Call 1-800-490-1322 to talk to a live operator or fill out [this form](#) to contact us via email.

What is your greatest concern?

1: Protecting your paycheck

In 2013, more than 14 million disabling injuries occurred off the job.¹

- If you became sick or were injured and couldn't work, would you still receive a paycheck?
- Are you eligible for Worker's Comp (on the job only)?
- Do you receive sick days?
- Does your company offer disability (short or long-term)?

2: Protecting your family's lifestyle

According to a recent survey, 62 percent of households said they would be in immediate financial trouble if a primary wage earner died. In addition, 48% of households in the survey said they did not have adequate life insurance.²

- Are you confident that you have enough life insurance to help you or your spouse meet your financial needs in the event of an untimely death?

IF YOU ANSWERED 'NO' to any of these questions, that means you have a need which has not been met.

TO LEARN how Combined Insurance can help replace lost income if you become disabled and are unable to work, visit www.combinedinsurance.com/disability

FOR MORE INFORMATION or to schedule an in-home appointment with a local agent, please call 1-800-490-1322 or visit www.combinedinsurance.com/contactus to submit an online inquiry.

¹National Safety Council, Injury Facts®, 2013 Edition.

²Facts About Life. LIMRA, 2016.



Combined Insurance Company of America (Chicago, IL) is a leading provider of individual supplemental accident, disability, health and life insurance products and a Chubb company. With a tradition of more than 90 years of success, Combined Insurance is one of Ward's Top 50® Performing Life-Health Insurance Companies and was named the number one Military Friendly® Employer by G.I. Jobs magazine in 2015 and 2016. Combined Insurance is committed to making the world of supplemental insurance easy to understand.

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