

July 14, 2017



LifeSecure Insurance Company  
Attn. Kristie Strauss  
10559 Citation Drive  
Suite 300  
Brighton, MI 48116

Dear Kristie:

Hi! This is Kip Cummings from Shreveport, Louisiana. As you know, I'm an agent with LifeSecure. I'm writing to let you know of a personal experience I had with our company involving my nephew, Parker.

A few years ago, my sister was visiting and I told her about our Personal Accident Plan. She had a couple of children still in school, and they were playing sports. She told me they had excellent health insurance with Kaiser-Permanente, with very low Co-pays and minimum out-of-pocket exposure. The normal reason most people think they don't need this type of protection, right?

I told her that this plan is different...and that it pays directly to her in addition to any other insurance. I also mentioned while she had excellent insurance, it seldom pays for everything, and usually pays directly to a doctor or hospital. I said if an accident or injury would occur, on-or-off the job, I'd be able to help them out personally. Not only that, this could help cover other expenses not paid for by insurance, like lost wages...travel...etc. This made sense, especially since a year before my nephew had a skiing accident many hours from home and they had spent a few thousand dollars traveling back and forth. With that, she bought the family policy with a \$25,000.00 limit.

All was well, until February of this year. My nephew Parker (yeah, the same one with the skiing accident) was playing rugby for Baylor University in Waco, Texas. During a match, his ear was nearly ripped completely off. It was a nasty injury to say the least. My sister and brother-in-law immediately boarded a plane and headed to Texas from California. To make a long story short, after several other trips while he underwent additional plastic surgery, all is well and Parker was able to play in the National Championship Rugby game against LSU...with his ear wrapped-up...and he scored the winning kick in the last few seconds of the game.

My sister and brother-in-law never imagined the amount of out-of-pocket exposure they could have, especially since they had such good health insurance. We've paid the entire \$25,000.00 on this claim alone, and they have been able to escape without any out of pocket exposure from time away from work, airfare, hotel, food, and other expenses they never realized would occur. It's been a real blessing.

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I'd like to encourage any agent to be sure to offer this plan to their friends and family first. You never know if/when an accident may occur. At a time like that, you're going to need all the cash you can get, and then some. Plus, it's such a great feeling to be able to help at such a time. I'm so glad I helped someone in my own family.

This claim is just one example of how awesome this policy is. Other plans would have only paid on a schedule versus actual charges. The difference? Like most carriers such as AFLAC, Colonial, Transamerica, etc. that have accident plans, a schedule simply means they will only pay limited benefits on everything. In my nephew's case, one company I compared our claim with would have only paid about \$4000, instead of \$25,000.00!!! I've been in the supplemental insurance business since 1988. I can tell you this...Nobody beats this plan...and when I say nobody, I mean nobody!

Thanks again for having such an excellent plan that everyone needs. I'd like to encourage you and LifeSecure to keep up the good work. I'm looking forward to selling many more policies in the future, and my agents as well. This will encourage them to help as many people as possible. Especially since you never know if one of them may be a friend or family member. Just ask if you can show them how this plan works, and offer it to them. Tell them there's no obligation. If you like it, fine. If not, that's fine, too. Sounds pretty fair to me.

Have a great day and I appreciate you. I have to get back to working on my children's program called, "Surfari Pals." We're dedicated to bringing back respect and manners to children ages 5-10. The insurance business has allowed me to fulfill my dreams and passions to help kids, and LifeSecure is a vital part of helping me make that happen.

Have an awesome day and Surf's Up!

  
Kip "Surfari" Cummings, Agent  
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