

ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK

100 Motor Parkway, Hauppauge, New York 11788

SPECIFIED DISEASE CRITICAL ILLNESS COVERAGE ONLY – CRITICAL ILLNESS POLICY REQUIRED DISCLOSURE STATEMENT POLICY FORM CCIP1NY RETAIN THIS FOR YOUR RECORDS!

Specified Disease Coverage. The policy is an individual policy of insurance. The policy provides specified disease coverage ONLY. The policy does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Insurance Department. Policies of this category are designed to provide, to persons insured, benefits only when certain losses occur as a result of critical illnesses, subject to any limitations set forth in the policy. The policy does not provide any benefits other than those described below.

This disclosure statement is a very brief summary of your policy.

Read Your Policy Carefully! This outline of coverage provides a brief description of some of the important features of the policy. This is not the insurance contract and only the actual policy provisions control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

The expected benefit ratio for the policy is 60.85%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with the policy over a 30 year policy lifetime.

BENEFITS

We pay the benefit if the covered person is diagnosed with one of the illnesses shown on page 3 of the policy if:

1. the date of diagnosis is after the effective date of coverage; and
2. the date of diagnosis is while insured; and
3. the illness is not excluded by name or specific description.

The illnesses covered under the policy are shown on page 3 of the policy. The amount payable for each illness is the percentage for each illness multiplied by the basic benefit amount both shown on page 3 of the policy.

The covered person's coverage remains in force until 100% of the basic benefit amount shown on page 3 of the policy has been paid. Once that occurs, no additional benefits for any illness associated with Specified Disease Critical Illness Benefits listed on page 3 of the policy are payable for that covered person.

If the covered person receives a percentage of the basic benefit amount for one illness, and then becomes eligible for benefits for another illness listed on page 3 of the policy, the percentage of the basic benefit amount the covered person will receive for the subsequent illness is the lesser of:

1. the percentage of the basic benefit amount shown on page 3 of the policy for that illness; or

2. 100% minus the percentage of basic benefit amount the covered person received for the previous illness(es).

The benefit provides coverage only for the illnesses shown on page 3 of the policy. It does not cover any other disease, sickness or incapacity, unless specifically stated.

The covered person can only receive benefits for an illness listed on page 3 of the policy one time.

Claims for benefits under the policy not satisfying all the criteria for diagnosis are subject to review by an independent physician consultant.

SKIN CANCER BENEFIT

We will pay the benefit if a covered person is diagnosed with skin cancer if:

1. the date of diagnosis is after the effective date of coverage;
2. the date of diagnosis is while the policy is in force; and,
3. it is not excluded by name or specific description in the policy.

We will pay the amount shown on page 3 of the policy.

The covered person can only receive benefits for skin cancer one time.

PRE-EXISTING CONDITIONS

If a covered person has a pre-existing condition as defined in the policy, we do not pay benefits for such conditions under the policy during the 6 month period beginning on the date that person became a covered person.

LIMITATIONS AND EXCLUSIONS

We do not pay benefits under the policy for an illness due to or resulting from (directly or indirectly):

1. any act of war, whether or not declared, participation in riot, insurrection, or rebellion; or
2. intentionally self-inflicted injuries; or
3. injury incurred while engaging in an illegal occupation or committing or attempting to commit a felony; or
4. attempted suicide, while sane or insane; or
5. any injury sustained or contracted in consequence of the covered person being intoxicated or under the influence of any narcotic unless administered upon the advice of a physician; or

6. aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; or
7. alcohol abuse or alcoholism, drug addiction or dependence upon any controlled substance.

Benefits are payable under the policy only for, or in connection with, treatment received in the United States, the U.S. territories or the countries of Canada or Mexico.

RENEWABILITY

The policy is guaranteed renewable for life, subject to change in premiums by class.

PREMIUMS

Premiums may change on a class basis. We can change the premium rates only on policy anniversaries. A notice will be mailed in advance of any change. A grace period is granted for payment of each premium after the first. The policy remains in force during the grace period.