

Information for You

EASY STEPS TOWARD VALUABLE COVERAGE

Drop Ticket Application Process



Thank you for choosing Cincinnati Life

By providing minimal information to your life insurance agent, you are initiating a four-step process designed to serve your insurance needs in the simplest and most efficient manner. Here's how it works:

Step 1 - Phone Interview

Within one to two business days, expect a call from a licensed representative who will request more information about your health and medical history.

To expedite the interview, please have available:

- Your driver's license
- The names, addresses and phone numbers for all physicians and medical facilities you have accessed during the last five years
- A complete list of your prescription and non-prescription medications, including the dosage and the condition for which you take the medication

You can expect the interview to take about 30-40 minutes, after which you will provide your electronic signature to complete the application. We will determine if a medical exam is required based on your age and amount of coverage requested within five business days. You pay nothing for the exam or lab results.

Step 2 - Medical Exam

If a medical exam is required, the examiner will contact you to schedule it at a time convenient for you. To prepare for your scheduled exam – and for the most accurate results:

- Fast and avoid strenuous exercise for four hours prior to your appointment.
- Enjoy water and black coffee while you fast, but for the most accurate test results, drink a full glass of water then avoid stimulants – such as coffee or cigarettes – an hour before your appointment.
- Take any medications as prescribed and provide the examiner with the names of all medications and doses.

Step 3 - Underwriting

We review medical results and consider all the information you have provided to make a decision about whether you qualify for life insurance.

Step 4 - Policy

Upon approval, we send the policy to your agent for your final review and acceptance.

We appreciate the opportunity to help serve your insurance needs. Please contact your agent with any questions you have while your application is being processed.



Everything Insurance Should Be®

About Cincinnati Life

The Cincinnati Life Insurance Company stands among the top U.S. life insurers with a high financial strength rating from A.M. Best Co., an independent provider of insurance ratings since 1899. Through one of its predecessor companies, Cincinnati Life has more than a century of experience serving policyholders. A wholly owned subsidiary of The Cincinnati Insurance Company, Cincinnati Life was formed in 1988 when The Life Insurance Company of Cincinnati merged with Inter-Ocean Insurance Company. Please view cinfin.com for current information about Cincinnati Life and its financial strength ratings.

For more information, please contact your local independent agent recommending coverage.



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This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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