

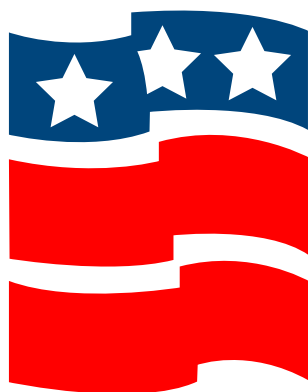
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- [Recreational Vehicles](#)
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 - [Snowmobile](#)
 - [Campers and travel trailers](#)
- [Life](#)
 - [Whole life](#)
 - [Term life](#)
 - [Business life](#)
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 - [Make a payment](#)
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 - [Claims FAQ](#)
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 - [Customer reviews](#)
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 - [Benefits](#)
 - [About our community](#)
 - [Community commitment](#)
 - [Blog](#)
 - [Auto insurance](#)
 - [Commercial insurance](#)
 - [Home insurance](#)
 - [Life insurance](#)
 - [Contact Us](#)
- [Log In](#)
 - [Policyholders](#)
 - [Make a Payment](#)
 - [Report a Claim](#)
 - [View My Policy](#)
 - [Register an Account](#)
 - [Agents](#)
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Term Life

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Term life insurance protects tomorrow.

Have coverage when you need it the most.

Term life insurance from Patriot Insurance Company can help you protect what matters most to you, even after you're gone ... for a price that's more affordable than you might think. Depending on your family's needs, you may be able to get ample term life insurance for less than the cost of a monthly pizza night.

Term life insurance offers a straightforward form of protection for a specific amount of time. A term life policy allows you to select a period of 10, 15, 20, 25, or 30 years, in which your premium never changes. This option allows you to give your family the protection and peace of mind they deserve, at an affordable price.

Term life insurance could be the right option for you if:

- You have a young family with large insurance needs and limited funds.
- You need protection for a period of time at an affordable rate.
- You need protection to cover your debt.
- Your loved ones would need help to pay for end-of-life expenses.
- Your family would need a way to replace your income.
- You need more insurance than your employer-provided policy gives you. (Most employer-provided policies are limited to one or two times your yearly salary.)

After the initial term period (10, 15, 20, 25, or 30 years),

you have the option to renew annually at a new premium each year until age 95. Additionally, our term life policies include a guaranteed conversion option during the level term period, provided the policy is converted to a permanent [whole life](#) policy before age 70. A whole life policy provides insurance protection for the rest of your life.

[Calculate your coverage needs](#)

Talk to a [local, independent agent](#) to see if Term Life insurance is right for you.

Life insurance policies are written by our subsidiary, Patriot Life Insurance Company, which operates in many states in the Midwest, Southeast, and Northeast regions of the United States where Patriot Life is licensed. Learn more (including states where life insurance policies are available) [here](#).

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