

Accident Disability Income Rider



How long could you afford to go without a paycheck?

Help protect your paycheck with Colonial Life's accident disability insurance.

You use your paycheck mainly to pay for your home, car payment, groceries, medical bills, light bill, phone bill and lunch money for your children. What if you couldn't go to work due to an accident?

Monthly Expenses: \$ _____ \$ _____ \$ _____
 \$ _____ \$ _____ \$ _____
Total \$ _____

My Coverage Worksheet (For use with your Colonial Life Benefits Counselor)

☐ Employee

How much coverage do I need?

On-Job Accident \$ _____

Off-Job Accident \$ _____

How long will I receive benefits?

Total Disability: _____ months

Partial Disability: 3 months*

*Partial Disability is 50% of the Total Disability Amount

When will my benefits start?

After an Accident: _____ days

☐ Spouse

How much coverage do I need?

On-Job Accident \$ _____

Off-Job Accident \$ _____

How long will I receive benefits?

Total Disability: _____ months

Partial Disability: 3 months*

*Partial Disability is 50% of the Total Disability Amount

When will my benefits start?

After an Accident: _____ days

How much will it cost?

Your cost will vary based on the level of coverage you select.

What additional features are included?

- Waiver of Premium
- Worldwide Coverage

Here are some frequently asked questions about Colonial Life's disability insurance:

Will my disability income payment be reduced if I have other insurance?

You're paid regardless of any other insurance you may have with other insurance companies, and the benefits are paid directly to you (unless you specify otherwise).

When am I considered totally disabled?

Totally disabled means you are:

- Unable to perform the material and substantial duties of your job;
- Not working at any job; and
- Under the regular and appropriate care of a doctor.

What if I want to return to work part-time after I am totally disabled?

You may be able to return to work part-time and still receive benefits. We call this "Partial Disability." This means you may be eligible for coverage if:

- you are unable to perform the material and substantial duties of your job for 20 hours or more per week;
- you are able to work at your job or your place of employment for less than 20 hours per week;
- your employer will allow you to return to your job or place of employment for less than 20 hours per week; and
- you are under the regular and appropriate care of a doctor.

The total disability benefit must have been paid for at least one full month immediately prior to your being partially disabled.

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of: alcoholism or drug addiction; felonies; psychiatric or psychological conditions; sickness; suicide or self-inflicted injuries; war or armed conflict.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to rider form R-AD-1.0-WA. This is not an insurance contract and only the actual policy provisions will control.

What if I change employers?

If you change jobs or leave your employer, you can take your coverage with you at no additional cost. Your coverage is guaranteed renewable to the policy anniversary date on or next following your 70th birthday. Policy anniversary date occurs annually on the same date and in the same month as the date for which we first received premium.

Can my premium change?

You may choose the amount of coverage to meet your needs (subject to your income). You can elect more or less coverage which will change your premium. Colonial Life can change your premium only if we change it on all riders of this kind in the state where your rider was issued.

What is a covered accident?

A covered accident means an accident that:

- Occurs on or after the effective date of the rider;
- Is of an Accident Type listed on the Rider Schedule;
- Occurs while the rider is in force; and
- Is not excluded by name or specific description in the rider.

How do I file a claim?

Visit coloniallife.com or call our Policyholder Service Center at 1.800.325.4368 for additional information.

Colonial Life

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