



Accident Insurance

Accidents can happen to anyone

No matter who you are, what you do or where you live, you could get hurt accidentally. It's just the nature of life.

And accidents can come with costs, such as emergency room fees, doctor's bills, and the costs of missing work. Even if you have good health insurance, deductibles and co-pays can really add up after an accident. Would you have savings available to pay these costs?

But with accident insurance, you can receive money paid directly to you to help with all the expenses of a covered accident. So you can focus on what really matters: healing.



Every 10 minutes, nearly
750 Americans suffer an injury severe
enough to seek medical help.

National Safety Council, *Injury Facts*, 2017

With accident insurance you can be ready for the unexpected costs an injury can bring

Active families with children in sports are especially vulnerable to the rising costs of medical treatment for injuries.

But everyone, young or old, could suffer an accident at any time.

The three examples shown to the right are for illustrative purposes only. Benefits may vary. The certificate and policy have exclusions and limitations. For complete details, see your Colonial Life benefits counselor.



DANIEL

Daniel is 30, single, likes to read and enjoys watching TV. On his way to the bookstore, he had an automobile accident and broke two of his ribs.

How his accident policy helped:



Daniel's benefit helped cover his out-of-pocket costs for emergency room treatment. He also used some of his benefit to rent a car while his was in the shop.



Every year, about
39 million Americans seek
medical help for injuries.

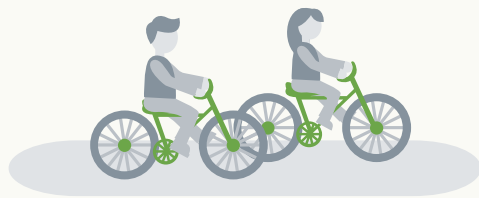
National Safety Council, *Injury Facts*, 2017



Accident coverage advantages

Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on-the-job or off-the-job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.



THE TAYLOR FAMILY

The Taylors' two teenage kids, Isabella and Benjamin, both love sports. Isabella dislocated her ankle falling off her bike and needed treatment right away.

How their accident policy helped:



Isabella's care in the orthopedic clinic required a co-pay and co-insurance. Her benefit helped cover these, plus costs for X-rays, crutches and accident follow-up treatment.



ALEX AND KATHERINE

Now that they're empty-nesters, Alex and Katherine love to travel and camp in national parks. One night, Alex tripped over the logs for their campfire and broke his collarbone.

How their accident policy helped:



Alex used his benefit to cover his yearly deductible and co-pays for the surgery, hospital confinement and physical therapy he needed to get back in shape.

Meet with a benefits counselor

By attending a 1-to-1 counseling session with a Colonial Life benefits counselor, you can learn more about accident insurance and how it can help you prepare for the unexpected. Your benefits counselor can also review the rest of your insurance coverage and help you determine where you may need additional financial protection.

Top causes of sports-related injuries treated in hospital emergency departments:



BASKETBALL



BICYCLE RIDING



EXERCISE



FOOTBALL



SOCCER

National Safety Council, *Injury Facts*, 2017





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Optional riders

For an additional cost, you may be able to purchase additional riders, for even more protection against the costs of an accident or sickness. Talk with your benefits counselor to find out which of these riders are available to you.

- **Accident disability income rider** — Provides a monthly disability benefit for a covered disabling accident, to help protect your income.
- **Accident/sickness disability income rider** — Provides a monthly disability benefit for a disability you may suffer as the result of a covered accident or sickness.
- **Specified critical illness rider** — Provides a benefit if you are diagnosed with a specified critical illness. Additional specified critical illness benefits are available for children.
- **Sickness hospital confinement/admission rider** — Provides \$100 per day if you or a covered family member are confined to a hospital due to a covered sickness. Some riders also offer a benefit for being admitted to the hospital for a covered sickness.

Certain riders may be unavailable in certain states or for certain accounts.

Talk with your Colonial Life benefits counselor to learn more about accident insurance.

ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS.

Coverage may vary or be unavailable in all states. Coverage has exclusions and limitations that may affect benefits payable. For cost and complete details of the coverage, see your Colonial Life benefits counselor.

This coverage is a supplement to major medical health insurance. It is not a substitute for comprehensive health insurance and does not qualify as minimum essential health coverage.

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