Features of Colonial’s Accident Insurance

- Family coverage is available for your spouse and children.
- Your benefits are paid directly to you, unless you specify otherwise.
- This plan is portable; you can take it with you if you change jobs or retire.
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- You’re covered worldwide.

The Colonial Advantage

- A leader in the supplemental insurance industry.
- Communications and benefits education to help you understand the benefits you have—and the benefits you may need.
- Prompt, accurate and courteous customer service.
- Broad selection of products to help meet your individual needs, with premiums paid through convenient payroll deduction.

Learn more about these and all of the advantages Colonial has to offer at www.coloniallife.com

This brochure is not complete without the Outline of Coverage (form number ACCPOL-O and state variations where used). The policy form is available only in English.
Accidents are unexpected. How you care for them shouldn’t be.

Accident Insurance from Colonial

Initial Care
- There were 28.3 million injury-related emergency department visits in 2001.


When an accident happens, you don’t want to worry about how you will pay for the initial care, especially if you have to go to the emergency room for x-rays or ride in an ambulance.

- Ambulance $100 per trip
- Air Ambulance $500 per trip
- Emergency Room Treatment $150 per accident
- Initial Doctor’s Office Visit $50 per accident

Common Accidental Injuries
- The total cost of unintentional injuries in 2002 was $586.3 billion.


• Approximately 22 percent of the injury visits to hospital emergency rooms are for the result of a sports-related activity for persons between the ages of five and 24.

National Hospital Ambulatory Medical Care Survey, National Center for Health Statistics, 2001.

Most traditional insurance doesn’t cover every medical expense, leaving you to pay out-of-pocket expenses such as deductibles, office visit copayments, and transportation and lodging costs. Can you afford to pay all the costs related to caring for an accidental injury?

Colonial’s accident insurance can help prepare and see you and your family through the unexpected.

Designed to help see you through the different stages of care, this plan provides benefits for initial care and treatment, in addition to the follow-up care you may need.

Surgical Care
- 40 million surgical procedures were performed in 2001.


If your covered accidental injury is serious enough to require surgical care or a transfusion, your Colonial policy provides you benefits.

• Surgery (open abdominal or thoracic) $1,000
• Blood/Plasma/Patients $300

Accident Hospital Care
- In 2001, the average length of stay in a hospital was 4.9 days.


Traditional health insurance policies may have per admission deductibles and copayments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial policy provides benefits to help with these costs.

• Hospital Admission $750 per admission per accident
• Hospital Confinement $200 per day up to 365 days
• Hospital Intensive Care $400 per day up to 15 days

Accidental Death and Dismemberment
- In 2000, accidental injuries were the fifth leading cause of death.


For injuries received as the result of a covered accident that lead to an accidental death or dismemberment, this plan provides benefits that can help see you and your family through the loss.

• Loss of Finger/Toe/Hand/Foot/Sight of Eye $750 to $15,000

Accidental Death
- Common Carrier
- Named Insured $25,000
- Spouse $10,000
- Children $5,000

Catastrophic Accident
- The severity of some accidents can result in life changing losses. Colonial can help with such severe losses by providing a benefit for a catastrophic loss that results from a covered accident. Catastrophic loss is an injury that within 365 days of the covered accident results in the total and irrecoverable loss of:
  - loss of both hands or both feet, or
  - loss of use of both hands or both feet, or
  - loss of use of both eyes, or
  - loss of use of all or any limb, or
  - loss of one hand and one foot, or

- The Catastrophic Accident benefit is payable after a 365 day elimination period. The elimination period refers to the period of 365 days after the date of the covered accident.

Accident Occurs:
Prior to age 65
- Covered Person
- Benefit Amount
- Named Insured $100,000
- Spouse $50,000
- Children $50,000

*Amounts are reduced for insureds who are over the age of 65. This brochure is not complete without the Outline of Coverage (form ACCPOL-O) and state variations where used.

Benefit Worksheet

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Benefit Description</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Care</td>
<td>Ambulance</td>
<td>$100 per trip</td>
</tr>
<tr>
<td></td>
<td>Air Ambulance</td>
<td>$500 per trip</td>
</tr>
<tr>
<td></td>
<td>Emergency Room</td>
<td>$150 per accident</td>
</tr>
<tr>
<td></td>
<td>Initial Doctor’s</td>
<td>$50 per accident</td>
</tr>
</tbody>
</table>

| Surgical Care    | Bicycle              | $2,500          |
|                  | Skull, Depressed     | $5,000          |
|                  | Skull, Simple Non-   | $1,000          |
|                  | Hip                  | $2,000          |
|                  | Knee                 | $1,000          |
|                  | Ankle – Bone or Bones of the Foot | $500 |
|                  | Collarbone (Sterno- | $1,000          |
|                  | clavicular)         | $500            |
|                  | Lower Jaw, Shoulder, Elbow, Wrist | $300 |
|                  | Bone or Bones of the Hand | $300 |
|                  | Collarbone (Anatomical Separation) | $100 |
|                  | Fractured Bone       | $500            |
|                  | Skull, Depressed     | $5,000          |
|                  | Skull, Simple Non-   | $1,000          |
|                  | Hip                  | $2,000          |
|                  | Knee                 | $1,000          |
|                  | Body of Vertebrae, Pelvis, Leg | $800 |
|                  | Bones of Face or Nose | $350 |
|                  | Upper Jaw, Axilla    | $350            |
|                  | Upper Arm between Elbow and Shoulder | $350 |
|                  | Lower Jaw, Mandible, Kneecap, Ankle, Foot | $300 |
|                  | Shoulder Blade, Collarbone, Vertebral Processes | $300 |
|                  | Forearm, Wrist, Hand | $300 |
|                  | Rib                  | $250            |
|                  | Coccix               | $200            |
|                  | Finger, Toe          | $50             |

Your Colonial policy also provides benefits for the following injuries received as a result of a covered accident.

- Burn (based on size and degree) $750 to $10,000
- Concussion $100
- Emergency Dental Work $50 to $150
- Eye Injury $200
- Lacerations (based on size) $25 to $400
- Rib Fracture (Non-Surgical) $200 to $400
- Upper Jaw, Ankle $2,000 to $4,000
- Child(ren) $5,000
- One-Parent Family $25,000
- Flexible Benefit

- Coverage
- Employee Only
- Spouse Only
- One Child Only
- Two-Parent Family

- Plan
- On and Off-Job Benefits
- Off-Job Only Benefits

- Premium Per Pay Period $500
- The premium will vary based on benefits selected.