



## Cancer Insurance—Initial Diagnosis of Cancer Rider

The diagnosis of internal cancer can be an upsetting time. You do not need to add financial worry to what is already a very difficult situation. When you add an Initial Diagnosis of Cancer rider to your Colonial cancer insurance policy, you add a little more financial protection at the point you or an insured family member is diagnosed with internal cancer—a time before many medical costs are incurred.

### Rider Benefits

This rider pays a lump sum benefit for the initial (first) diagnosis of internal (not skin) cancer. Use the benefit to help pay for deductibles and coinsurance on your major medical insurance or settle any outstanding debts.

### Rider Features

- Guaranteed renewable as long as your cancer insurance policy is in force and you pay your premiums for your rider.
- Covers the same family members as your cancer insurance policy.
- Pays benefits regardless of any other insurance you have with other insurance companies.
- Pays benefits directly to you, unless you specify otherwise.

This flier is not complete without the C1000 (including state abbreviations where applicable) brochure.

**Premium Per Pay Period** \_\_\_\_\_ **Monthly Premium** \_\_\_\_\_

**Benefit Amount Selected** \_\_\_\_\_



*for what happens next®*

**COLONIAL LIFE & ACCIDENT INSURANCE COMPANY**  
P.O. Box 1365, Columbia, South Carolina 29202  
SPECIFIED DISEASE COVERAGE

**INITIAL DIAGNOSIS OF CANCER RIDER**  
**OUTLINE OF COVERAGE**  
(Applicable to Rider Form R-C1000-Indx-MN)

**THIS RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.**  
**If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.**

**Read your rider carefully.** This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR POLICY AND RIDER CAREFULLY.

**Renewability.** Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

**Cancer.** Your rider is designed to provide coverage ONLY for cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

The rider provides benefits only if the date of diagnosis of cancer is while your rider is in force.

**Initial Diagnosis of Cancer**

We will pay this benefit when you are diagnosed for the first time as having internal (not skin) cancer.

This benefit is payable once per person insured under the policy and identified on the Schedule Page.

**DEFINITIONS**

**Cancer:** means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Pre-malignant conditions or conditions with malignant potential are not to be construed as Cancer for the purposes of this rider.

**Skin Cancer:** means melanoma of Clark's Level I or II (Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin.

R-C1000-Indx-O-MN

*Colonial Supplemental Insurance products are underwritten by:*

**Colonial Life & Accident Insurance Company**  
1200 Colonial Life Boulevard, Columbia, South Carolina 29210  
www.coloniallife.com

©2006 Colonial Life & Accident Insurance Company.

Colonial Supplemental Insurance is the marketing brand of Colonial Life & Accident Insurance Company. "Colonial Supplemental Insurance," "for what happens next" and the logo, separately and in combination, are registered service marks of Colonial Life & Accident Insurance Company. All rights reserved.