

# Accident Insurance

Accidents are  
unexpected.  
How you care for  
them shouldn't be.

# To see you and your family through the unexpected...

## ...Colonial Life's Accident Insurance

Accidents happen in places where you and your family spend the most time – at work, in the home or during sports and leisure activities.

### Accident Insurance

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

Colonial Life's Accident Insurance is 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.

#### Initial Care

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

Fractures and dislocations are frequent injuries common in both adults and children.

Dislocation (Separated Joint)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Hip	\$2,000	\$4,000
Knee	\$1,000	\$2,000
Ankle – Bone or Bones of the Foot	\$ 800	\$1,600
Collarbone (Sternoclavicular)	\$ 500	\$1,000
Lower Jaw, Shoulder, Elbow, Wrist	\$ 300	\$ 600
Bone or Bones of the Hand	\$ 300	\$ 600
Collarbone (Acromioclavicular and Separation), One Toe or Finger	\$ 100	\$ 200

Fracture (Broken Bone)	Closed Reduction (Non-Surgical)	Open Reduction (Surgical)
Skull, Depressed Skull	\$2,500	\$5,000
Skull, Simple Non-Depressed	\$1,000	\$2,000
Hip, Thigh	\$1,500	\$3,000
Body of Vertebrae, Pelvis, Leg	\$ 800	\$1,600
Bones of Face or Nose	\$ 350	\$ 700
Upper Jaw, Maxilla	\$ 350	\$ 700
Upper Arm between Elbow and Shoulder	\$ 350	\$ 700
Lower Jaw, Mandible, Kneecap, Ankle, Foot	\$ 300	\$ 600
Shoulder Blade, Collarbone, Vertebral Processes	\$ 300	\$ 600
Forearm, Wrist, Hand	\$ 300	\$ 600
Rib	\$ 250	\$ 500
Coccyx	\$ 200	\$ 400
Finger, Toe	\$ 50	\$ 100

Your Colonial Life 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	Torn Knee Cartilage	\$500
Concussion	\$100	Lacerations (based on size)	\$25 to \$400
Emergency Dental Work	\$50 to \$150	Ruptured Disc	\$400
Eye Injury	\$200	Tendon/Ligament/Rotator Cuff	\$400 to \$600

# Children ages 5 to 14 account for nearly 40 percent of all sports-related injuries treated in hospital emergency departments.

Source: 2006 National Center for Sports Safety



## Surgical Care

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

- Surgery (open abdominal or thoracic) \$1,000
- Blood/Plasma/Platelets \$300

## Transportation/Lodging Assistance

If a covered person must travel more than 100 miles to receive special treatment and confinement in a hospital for injuries received as the result of a covered accident, your Colonial Life policy provides benefits to help with transportation and lodging costs.

- Transportation \$300 per trip up to 3 trips
- Lodging \$100 per night up to 30 days (family member or companion)

## Accident Hospital Care

Traditional health insurance policies may have per admission deductibles and co-payments that must be satisfied prior to covering benefits related to hospital stays. Your Colonial Life 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

## Follow-up Care

You may require follow-up care once you are discharged from the emergency room, hospital or doctor's office. You may have to undergo physical therapy, use crutches or a wheelchair or even require the use of an artificial limb.

- Accident Follow-up Treatment \$50 (Limit of one visit, payable after Emergency Treatment or Initial Doctor's Office Visit)
- Appliances \$100 (wheelchair, crutches)
- Physical Therapy \$25 per treatment up to 6 treatments
- Prosthetic Devices \$500 to \$1,000

## Accidental Death and Dismemberment

*Preliminary information indicates that in 2005, accidental injuries remained the fifth leading cause of death.*

Source: Injury Facts, National Safety Council, 2008 edition

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
	<b>Accidental Death      Common Carrier</b>
● Named Insured	\$25,000      \$50,000
● Spouse	\$10,000      \$20,000
● Child(ren)	\$ 5,000      \$10,000

## Catastrophic Accident

The severity of some accidents can result in life changing losses. Colonial Life 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 both hands or both feet, or
- loss of use of both arms or both legs, or
- loss or loss of use of one arm and one leg, or
- loss of one hand and one foot, or
- loss of sight of both eyes, or
- loss of hearing of both ears, or
- loss of the ability to speak.

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.

<b>Accident Occurs:</b>	<b>Covered</b>	<b>Benefit Amount</b>
<i>Prior to age 65*</i>	<b>Person</b>	<b>Per Lifetime</b>
	Named Insured	\$100,000
	Spouse	\$ 50,000
	Child(ren)	\$ 50,000

\*Amounts are reduced for insureds who are age 65 or older.

**Please refer to the Outline of Coverage contained in this brochure for complete details.**

*On the job, 3.7 million American workers suffered disabling injuries in 2006. A disabling injury occurs every second.*

Source: Injury Facts, National Safety Council, 2008 edition

## Features of Colonial Life's Accident Insurance:

- Family coverage is available for your spouse and children.
- Your benefits are paid directly to you, unless you specify otherwise.
- You're covered worldwide.
- 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.

### Benefit Worksheet

For use by Colonial Life Benefits Representative

Flexible Benefit

#### Coverage: (check one)

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

**Plan: (check one)**     On and Off -Job Benefits     Off -Job Only Benefits

**Premium Per Pay Period \$** \_\_\_\_\_ *The premium will vary based on benefits selected.*

**Learn more about these and all of the benefits Colonial Life has to offer at [coloniallife.com](http://coloniallife.com).**

*This coverage has exclusions and limitations that may affect benefits payable. Coverage type and benefits vary by state and may not be available in all states. See the Outline of Coverage within for complete details.*

*Applicable to policy form ACCPOL. This brochure is not complete without the corresponding Outline of Coverage form ACCPOL-O-TX.*

**Colonial Life**<sup>SM</sup>  
Making benefits count.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
[coloniallife.com](http://coloniallife.com)  
08/08

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.  
65623-3