



Accident Insurance

Gunshot Wound Benefit

This benefit can help pay your medical expenses if you receive a non-fatal gunshot wound. It offers you a lump sum benefit for a covered injury that you can use where you need it the most.

Gunshot wound \$_____

Guaranteed issue

You can get this coverage without answering any health questions.

On/off-job coverage

You may receive benefits regardless of whether the injury occurs on or off the job.

Direct payment

Benefits are payable directly to you regardless of any other insurance coverage you may have.

This policy covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you're shot more than once in a 24-hour period, we can pay benefits only for the first wound.



For more information, talk with your Colonial Life benefits counselor.

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS POLICY PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of your felonies or illegal occupations, suicide or injuries which you do to yourself, war or armed conflict.

STATE VARIATIONS FOR EXCLUSIONS AND LIMITATIONS

CT: Not applicable to "or illegal occupations".

ID: This is a rider R-GSW4000-ID.

MD: Not applicable to "or illegal occupations". This is a rider R-GSW4000-MD.

MI: Not applicable to "suicide or injuries which you do to yourself".

MT: Not applicable to "suicide or injuries which you do to yourself".

OH: This is a rider R-GSW4000.

OR: Not applicable to "or illegal occupations".

ADDITIONAL DISCLOSURES FOR KENTUCKY:

Eligibility for Benefits: We will pay the benefits for a covered accident if any covered person sustains an injury as a result of a covered accident if:

- The covered accident occurs while the policy is in force;
- The covered accident occurs on or after the policy coverage effective date;
- The covered accident is on an accident type listed on the policy schedule; and
- The covered accident is not excluded by name or specific description in the policy.

What is not covered by this policy: We will not pay benefits for losses that are caused by, contributed to by or occurs as a result of the covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we also will not pay the Accidental Dismemberment due to Catastrophic Accident benefit for injuries that are caused by or are the result of birth or intoxicants, narcotics, and hallucinogenics.

Noncancellable: This policy is noncancellable. We have no right to change the premiums we charge on this policy. Any riders attached to this policy may be subject to a change in premium. The premium can be changed following the approval of the Commissioner of Insurance only if we change it on all riders of the same kind in force in the state where the policy was issued.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy form IAC4000 (including state abbreviations where used, for example: IAC4000-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. An insurance producer may contact you.

Underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

© 2024 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

