Important Information About Colonial Life's Insurance Plans

Colonial Life℠
Making benefits count.

Accident

Applicable to policy form ACCPOL, including state abbreviations where used, for example, ACCPOL-TX. If you are in Virginia, please read this important information

This coverage may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. See the Outline of Coverage for complete details.

Cancer and Critical Illness

Applicable to policy forms C1000 and GCAN-MP, including state abbreviations where used, for example, C1000-TX. If you are in Virginia, please read this important information

Applicable to policy forms CI(98)-WC, CI(2002)-WC and GCI-MP, including state abbreviations where used, for example, CI(2002)-WC-TX. If you are in Virginia, please read this important information

This coverage may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. See the Outline of Coverage for complete details.

Disability

Applicable to policy form DIS 1000, including state abbreviations where used, for example, DIS 1000-TX. If you are in Virginia, please read this important information

This coverage may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. See the Outline of Coverage for complete details.

Hospital Confinement Indemnity

Applicable to policy form MB3000, including state variations if applicable, for example, MD3000-TX. If you are in Virginia, read this important information

This coverage may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. See the Outline of Coverage for complete details.

Life

Exclusions and Limitations – Term Life
If the insured commits suicide within two years (one year in CO and ND) from the issue date, whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premium paid, without interest. In MO, should death occur as a result of suicide, our company is responsible only for the return of premiums paid when application is made with intent to commit suicide.

You will receive a policy summary or illustration (whichever is applicable to your state) when your policy is issued. This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details, call or write your insurance agent or the company, whichever is applicable. Product may vary by state.

Applicable to policy forms R-Term1000, R-Term1000ADB, R-Term1000CTR, R-Term1000-STR, R-Term1000-Waiver and applicable state versions.

Exclusions and Limitations – Universal Life Adult
If the insured commits suicide within two years (one year in Missouri and North Dakota) from the coverage effective date or the date of reinstatement (not applicable in Louisiana), whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premiums paid minus any loans, loan interest and withdrawals to you. We will not pay any increases in death benefits if the insured commits suicide, whether he is sane or insane, within two years (one year in Missouri and North Dakota) from the coverage effective date of the increase. Our only obligation will be to refund the premiums paid for the increase in the event of suicide. You will receive a policy summary or illustration (whichever is applicable in your state) when your policy is issued. This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

Applicable to policy forms ICC07-UL1000 / UL1000 and rider forms ICC07-R-UL-ACDTH / R-UL-ACDTH, ICC07-R-UL-ACR / R-UL-ACR, ICC07-R-UL-CTR / R-UL-CTR, ICC08-R-UL-GPO / R-UL-GPO, ICC07-R-UL-STR / R-UL-STR, ICC07-R-UL-WOMD / R-UL-WOMD and applicable state versions.

Exclusions and Limitations – Universal Life Juvenile
If the insured commits suicide within two years (one year in Missouri and North Dakota) from the coverage effective date or the date of reinstatement (not applicable in Louisiana), whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premiums paid minus any loans, loan interest and withdrawals to you. We will not pay any increases in death benefits if the insured commits suicide, whether he is sane or insane, within two years (one year in Missouri and North Dakota) from the coverage effective date of the increase. Our only obligation will be to refund the premiums paid for the increase in the event of suicide. You will receive a policy summary or illustration (whichever is applicable in your state) when your policy is issued. This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

Applicable to policy forms ICC08-UL1000J, UL1000J and applicable state versions.

Exclusions and Limitations – Whole Life Insurance Worksheet
If the insured commits suicide within two years (one year in Missouri and North Dakota) from the coverage effective date or the date of reinstatement (not applicable in Ala., Ark., and La.), whether he is sane or insane, we will not pay the death benefit. We will terminate this policy and return the premiums paid minus any loans and loan interest to you. You will receive a policy summary when your policy is issued. This policy has exclusions, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company.

This brochure is applicable to policy forms ICC07-WL-NGPO-65 / WL-NGPO-65, ICC07-WL-NGPO-95 / WL-NGPO-95, ICC08-WL-GPO-65 / WL-GPO-65, ICC08-WL-GPO-95 / WL-GPO-95 and rider forms ICC07-WL-CTR / R-WL-CTR, ICC07-WL-STR-10 / R-WL-STR-10, ICC07-WL-STR-20 / R-WL-STR-20, ICC07-WL-WOP / R-WL-WOP and applicable state versions.

Limited Benefit Medical Plan

Applicable to policy form LBMP-C-O, including state variations where applicable, for example, LBMP-C-O -TX.

May not be available in all states. In GA and TX, this product is a Hospital Confinement Indemnity Plan, and in KS, this product is a Group Limited Benefit Accident and Sickness Fixed Indemnity Plan. See Outline of Coverage for complete details.