

# Group Term Life Insurance

## Accidental Death & Dismemberment Insurance



### Additional coverage options are available

Optional AD&D coverage may be added to Colonial Life & Accident Insurance Company's Group Term Life coverage at an additional charge. This coverage is available for you, as well as your spouse and dependent children (if they are covered under your group term life certificate).

To learn more, talk with your Colonial Life benefits counselor.

ColonialLife.com

Accidental Death & Dismemberment (AD&D) Insurance provides benefits to help cover the additional expenses associated with an accidental death, as well as the high costs of recovery and rehabilitation required by an accidental dismemberment.

### What is my AD&D full benefit amount?

The AD&D full benefit amount is equal to your group term life insurance death benefit amount.

### What is paid under the AD&D benefit?

If the loss is:	% of the full amount paid
Loss of life	100%
Loss or loss of use of both hands or both feet or sight of both eyes	100%
Loss or loss of use of one hand and one foot	100%
Loss or loss of use of one hand and sight of one eye	100%
Loss or loss of use of one foot and sight of one eye	100%
Loss of speech and hearing	100%
Loss or loss of use of one hand or one foot	50%
Loss of sight of one eye	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%

### What other benefits are included?

**Seatbelts and Airbags** – Pays if the cause of death or dismemberment is a car accident and if the covered person was using a seatbelt or airbag.

This coverage has limitations and exclusions. For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy number GTL1.0-P and certificate number GTL1.0-C (including state abbreviations where used). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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