COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

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A Stock Company

INITIAL DIAGNOSIS OF CANCER RIDER
OUTLINE OF COVERAGE
(Applicable to Rider Form R-CanAssistIndx-OK)

THE 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.

Please Read the 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 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.

Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Initial Diagnosis of Cancer
Amount for Named Insured: $5,000
Amount for Spouse: *
Amount for Dependent Children: **
We will pay the Initial Diagnosis of Cancer benefit when a covered person incurs a charge for and receives an initial diagnosis of cancer if:
- the date of diagnosis is while the rider is in force; and
- the cancer is not excluded by name or specific description in the rider.

We will pay the benefit only once for each covered person insured by the rider.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any cancer that is a pre-existing condition.

Cancer must be diagnosed by either pathological diagnosis or clinical diagnosis. In addition to the required pathological or clinical diagnosis, we may require additional information from the attending doctor and hospital.

What Is Not Covered By The Rider

Pre-Existing Condition Limitation
We will not pay benefits for cancer that is a pre-existing condition.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same day as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the reinstated rider will cover the initial diagnosis of cancer, only if the diagnosis occurs more than 10 days after the reinstatement date.

* If elected, the benefit for the Spouse will be the same amount as the Named Insured

** If elected, the benefit for Dependent Children will be 2 1/2 times the Named Insured amount