

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

P.O. Box 1365, Columbia, South Carolina 29202

SPECIFIED DISEASE COVERAGE

INITIAL DIAGNOSIS OF CANCER PROGRESSIVE PAYMENT RIDER OUTLINE OF COVERAGE

(Applicable to Rider Form R-C1000-Prog, including state abbreviations where applicable)

**THIS 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.**

Read your 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 POLICY AND 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.

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

The rider provides benefits only if the date of diagnosis of cancer is while your rider is in force and after the waiting period has been satisfied. We will not pay this benefit if the first date of diagnosis of your cancer is before the end of the waiting period.

Initial Diagnosis of Cancer Progressive Payment Rider Amount: \$50 for each month in force after the waiting period

We will pay a progressive payment in the amount indicated above for each month the rider has been in force after the waiting period and before internal (not skin) cancer is first diagnosed. A month is 30 days. We will not pay this benefit for skin cancer.

The Progressive Payment stops adding up for any person insured by the policy on the policy anniversary after his 65th birthday. We will pay this benefit only once for each person insured by this rider.

DEFINITIONS

Cancer: means a disease which is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells. Pre-malignant conditions or conditions with malignant potential are not to be construed as Cancer for the purposes of this rider.

Skin Cancer: means melanoma of Clark's Classification Level I or II (Breslow Classification less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin. *Clark's Classification* is determined by assessing how many derman (skin) layers the tumor has invaded. The *Breslow Classification* is determined by tumor thickness as measured by a pathologist.

Waiting Period: means the first 30 days following each insured person's coverage effective date during which time no benefits are payable.