

# GROUP ACCIDENT INSURANCE

**Catastrophic Accident Rider** This document is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

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## \$100,000 EMPLOYEE • SPOUSE / CHILD \$50,000

We will pay the applicable amount shown at the end of the Catastrophic Accident Elimination Period if any insured: (1) sustains a Catastrophic Loss as the result of a covered accident; (2) is under the appropriate care of a physician during the Catastrophic Accident Elimination Period; and (3) Remains alive at the end of the Catastrophic Accident Elimination Period.

Benefit payable after 365-day elimination period. Benefit reduces by 50% at age 65.

## WHAT IS NOT COVERED, LIMITATIONS AND EXCLUSIONS, AND TERMS YOU NEED TO KNOW

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

### CATASTROPHIC ACCIDENT RIDER EXCLUSIONS

The Catastrophic Accident Benefit will be payable once per lifetime for each insured covered under the rider.

In addition to the exclusions listed in the Exclusions provision of the policy, we will also not pay the Catastrophic Accident Benefit for injuries that are caused by or are the result of any insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

The benefits provided in this rider are reduced by any benefits paid under the AD&D or Paralysis Benefits of the base plan.

### DEFINITIONS

**Catastrophic Accident Elimination Period** means the period of days shown on the Rider Schedule after the date of a Covered Accident during which no benefits are payable under this rider.

**Catastrophic Loss** means an injury resulting from a Covered Accident that causes total and irrecoverable: (1) loss of both hands or both feet; or (2) loss or loss of use of both arms or both legs; or (3) loss of one hand and one foot; or (4) loss or loss of use of one arm and one leg; or (5) loss of sight of both eyes; or (6) loss of the hearing of both ears; or (7) loss of the ability to speak

The loss of use of an arm means the loss of function of the entire arm from the shoulder to the hand. The loss of use of a leg means the loss of function of the entire leg from the hip to the foot. The loss of sight means both eyes are totally blind and that no sight can be restored. The loss of hearing means deafness in both ears, such that it cannot be corrected to any functional degree by any procedure, aid, or device. The loss of the ability to speak means loss of audible communication, such that it cannot be corrected to any functional degree by any procedure, aid, or device.

This guide is a brief description of coverage and is not a contract. Restrictions may vary by state. This guide is subject to the terms, conditions, and limitations of Rider Form CAI7035. This rider is also subject to all of the Limitations and Exclusions of your certificate.



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