



Supplement Insurance-

- **Accident Insurance** – happen in places where you and your family spend the most time at work, home, playground and they're unexpected.
(sport-related, broken bone, burn, concussion, laceration, back or knee injuries, car accidents, fall& spills, dislocation) designed to help you fill some of the gaps caused by increasing deductible, co-payment
- **Short Term- Disability Insurance**- totally disabled mean: unable to perform the material and substantial duties, not working at any job, under the regular appropriate care of a doctor.
 - . Duties of your job 20 hour or more per week
 - . If you change the job or leave your employers, you can take your coverage with you at no additional cost.
 - . Pre- existing condition – you have sickness or physical condition for which you were treated, received medical advice, had taken medication with 12 months
- **Cancer Insurance**- Coverage from Colonial Life & Accident Insurance can help protect the lifestyle you've worked so hard to build. It provide benefits to cover; loss of income, out-of-network, lodging and meals, deductible and co-pays
- **Specified Critical Illness Insurance**- cover cancer, heart attack, stroke, coma, blindness, carcinoma in situ, end-stage renal (kidney)
- **Hospital Confinement Indemnity Insurance**
- **Term Life Insurance**- help to protect the people who depend on you, level death benefit, low cost option compared with cash value insurance, guaranteed premiums do not increase during the term
- **Whole Insurance**- help provide protection for you and those who depend on you; your premiums will never increase because of changes in your health
- **Adult Universal Life Insurance**- you can get the flexibility to protect the life your family, provide death benefit coverage that you can decrease or increase as your need change. Can help with a variety of expense: funeral cost, medical bills, mortgage, taxes, housing, utilities, child care, college, retirement

FOR MORE INFORMATION CONTACT:

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