

Gunshot Wound Policy



For more information,
talk with your
benefits counselor.

This coverage may be valuable for First Responders such as police, fire and emergency medical technicians, who are serving their communities in the line of duty. Coverage is available for all eligible employees within the City of Memphis.

You can't always prevent injuries from happening, but you can have a financial safety net in place in case they do. A gunshot wound policy from Colonial Life & Accident Insurance Company can provide a benefit to help pay your medical expenses if you receive a non-fatal gunshot wound. This policy pays a lump-sum benefit for an injury regardless of any other insurance you may have.

Gunshot wound benefit..... \$ _____

■ **Guaranteed issue**

You can get this coverage without answering any health questions.

■ **Portability**

You can keep coverage even if you change jobs or leave your company.

■ **Guaranteed renewable**

You can keep your coverage as long as you pay your premiums when they are due.

■ **On/off-job coverage**

You may receive benefits regardless of whether the injury occurs on or off the job.

■ **Direct payment**

Benefits are paid directly to you unless you specify otherwise. You can use these benefits however you choose.

This policy covers a non-fatal gunshot wound from a conventional firearm that requires treatment by a doctor and overnight hospitalization within 24 hours of the injury. If you are shot more than once in a 24-hour period, we will pay benefits only for the first wound.

THIS POLICY PROVIDES LIMITED BENEFITS.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for an injury which is caused by or occurs as the result of: war, felonies or illegal jobs, or suicide or injuries which you intentionally do to yourself.

For cost and complete details, see your Colonial Life benefits counselor. Applicable to policy form PYWOL (including state abbreviations where used; for example: PYWOL-TX). This brochure applies to CA, MD, MO, NC, NJ, OK, SC, TN and WI only. This is not an insurance contract and only the actual policy provisions will control.

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