


CONTINENTAL AMERICAN INSURANCE COMPANY

[2801 Devine Street, Columbia, South Carolina 29205
800.433.3036]

**ADDITIONAL BENEFITS RIDER
TO CERTIFICATE OF INSURANCE FOR CRITICAL ILLNESS**

This Rider is part of the Certificate to which it is attached. We have issued this Rider because:

- We have accepted your Application, **and**
- You paid the additional premium for this Rider.

Unless amended by this Rider, all Certificate definitions, exclusions, limitations, terms, and other provisions apply. For the purpose of this Rider, “you” (including “your” and “yours”) may refer to the primary Insured or the primary Insured’s covered Dependents.

Effective Date

If issued at the same time as the Certificate, this Rider becomes effective on the Certificate Effective Date. If issued after the Certificate, this Rider will have a later Effective Date, which is shown in the Rider Schedule following this Rider.

If an eligible Spouse or Dependent Child is unable to engage in the normal activities of a person in good health of like age and sex on the date this Rider would otherwise become effective, coverage will not be effective until the date such person is able to engage in the normal activities of a person in good health of like age and sex. This will not apply to an eligible Dependent Child who is incapable of self-sustaining employment by reason of mental or physical incapacity, and who is primarily dependent on the Insured for support and maintenance.

Definitions

When the terms below are used in this Rider, the following definitions will apply (other applicable terms and definitions are included in the **Definitions** section of your Certificate).

Actively-At-Work Requirement refers to one of the conditions necessary for you to be covered under this Rider.

Actively at Work refers to your ability to perform your regular employment duties for a full, normal workday. You may perform these activities either at your employer's regular place of business or at a location where you may be required to travel to perform the regular duties of your employment.

To be covered under this Rider, you must meet the Actively-At-Work Requirement. If you are not Actively at Work on the last scheduled work day coincident with or preceding the date your insurance would otherwise become effective, insurance will not be effective until the date you return to, and remain, Actively at Work.

Coma means a state of unconsciousness for 7 consecutive days with:

- No reaction to external stimuli,
- No reaction to internal needs, **and**
- The use of life-support systems.

Diagnosis (also Diagnosed) refers to the definitive and certain identification of an illness that:

- Is made by a Doctor, **and**
- Is based on clinical or laboratory investigations, as supported by your medical records.

The illness **must** meet the requirements outlined in this Certificate for the particular Critical Illness being Diagnosed. **Diagnosis must be made and treatment must be received in the United States.**

Loss of Sight, Speech, or Hearing

- **Loss of Sight** means the total and irreversible loss of all sight in both eyes.
- **Loss of Speech** means the total and permanent loss of the ability to speak.
- **Loss of Hearing** means the total and irreversible loss of hearing in both ears. Loss of Hearing does not include hearing loss that can be corrected by the use of a hearing aid or device.

Paralysis (or Paralyzed) means the permanent, total, and irreversible loss of muscle function to the whole of at least two limbs as a result of a Covered Accident or disease. This must be supported by neurological evidence.

Severe Burn (or Severely Burned) means a burn resulting from fire, heat, caustics, electricity, or radiation. The burn must:

- Be a full-thickness or third-degree burn, as determined by a Doctor. A **Full-Thickness Burn** or **Third-Degree Burn** is the destruction of the skin through the entire thickness or depth of the dermis (or possibly into underlying tissues). This results in loss of fluid and sometimes shock.
- Cause cosmetic disfigurement to the body's surface area of at least 35 square inches.

Specified Critical Illness means such illness shown in the Rider Schedule and as defined in this Rider.

Waiting Period is the number of days that must pass after the Effective Date before we will pay benefits for a Critical Illness. We will not pay benefits for a Critical Illness if the Date of Diagnosis for that Critical Illness begins during the Waiting Period.

Benefit Provisions

Specified Critical Illness Benefit

We will pay this benefit if you are diagnosed with one of the Specified Critical Illnesses shown on the Rider Schedule **if**:

- The Date of Diagnosis is after the Waiting Period,
- The Date of Diagnosis is while this Rider is in force, **and**
- It is not excluded by name or specific description in this Rider.

We will pay the indicated percentages of the applicable benefit amount shown in the Rider Schedule for loss occurring while this Rider is in force. We will not pay benefits under this Rider if these conditions result from another Specified Critical Illness. For benefits to be payable on multiple Specified Critical Illnesses, the date of loss for each Illness must be separated by at least 6 months.

Coma

If you are Diagnosed as being comatose after your Effective Date and after any applicable Waiting Period, we will pay the benefit amount for Coma shown in the Schedule of Benefits.

The Diagnosis of Coma must indicate that permanent neurological deficit is present.

Paralysis

If you are first Diagnosed as being Paralyzed after your Effective Date and after any applicable Waiting Period, we will pay the benefit amount for Paralysis shown in the Schedule of Benefits.

The Diagnosis of Paralysis must include documented evidence of the illness or injury that caused the Paralysis.

Severe Burn

If you are first Diagnosed as having suffered a Severe Burn after your Effective Date and after any applicable Waiting Period, we will pay the benefit amount for Severe Burn shown in the Schedule of Benefits.

Loss of Sight, Speech or Hearing

If you are first Diagnosed as having suffered Loss of Sight, Speech, or Hearing after your Effective Date and after any applicable Waiting Period, we will pay the benefit amount for Loss of Sight, Speech or Hearing shown in the Schedule of Benefits.

Limitations and Exclusions

This Rider contains a 30-day Waiting Period. This means that we will not pay benefits to an Insured who has been Diagnosed before his coverage has been in force 30 days from the Effective Date. If a Critical Illness is first Diagnosed during the Waiting Period, we will only pay benefits for loss beginning after coverage has been in force for 6 months. Or, the Insured may elect to void the Certificate from the beginning and receive a full premium refund.

We will not pay for loss if the Specified Critical Illness is due to any of the following:

- **Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured
- **Suicide** – committing or attempting to commit suicide, while sane or insane
- **Illegal Acts** – participating or attempting to participate in an illegal activity, or working at an illegal job
- **Participation in Aggressive Conflict** of any kind, including:
 - War (declared or undeclared) or military conflicts
 - Insurrection or riot
 - Civil commotion or civil state of belligerence
- **Illegal substance abuse, which includes:**
 - Abuse of legally-obtained prescription medication
 - Illegal use of non-prescription drugs

No benefits will be paid for loss which occurred before the effective date of this Rider.

No benefits will be paid for diagnosis made outside the United States.

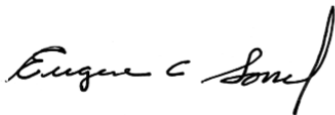
General Provisions

This Rider is part of the Critical Illness Certificate and will terminate when that Certificate terminates, or when premiums are no longer paid for this Rider.

The premium for this Rider is shown in the Rider Schedule. Premiums for this Rider are payable for the number of years shown in the Rider Schedule or until the Rider terminates.

This Rider is subject to all of the terms of the Critical Illness Certificate to which it is attached unless any such items are inconsistent with the terms of this Rider.

Signed for the Company at its Home Office,



Eugene C. Sorrel, President

Specified Critical Illness Rider Schedule

Insured - [John A. Doe]
Effective Date - [December 1, 1999]
Initial Premium - [\$00.00 Monthly]

Group Policy Number - [XXXX]
Certificate Number - [XXXX]
First Renewal Date - [December 1, 2000]

BENEFITS

Coma	100% of applicable Face Amount
Loss of Sight, Speech or Hearing	
Loss of Sight	100% of applicable Face Amount
Loss of Speech	100% of applicable Face Amount
Loss of Hearing	100% of applicable Face Amount
Paralysis	100% of applicable Face Amount
Severe Burn	100% of applicable Face Amount

At age 70, benefits reduce by 50%.