




# Universal Claim Form

 Fax this direction	<b>Fax this form: 1-800-880-9325</b> Or mail: P.O. Box 100195, Columbia, SC 29202	From:	
		Number of pages:	

## Optional Service Release Agreement

Please indicate below for optional services you desire. Any marks used (check mark, X, initials, etc.) will be considered as your authorization and will be processed as if they were selected.

I authorize Colonial Life to facilitate processing this claim by releasing its details to the following individual(s) inquiring on my behalf.

**Note: Leave blank if you do not want anyone accessing your claim information.**

\_\_\_\_\_ Sales representative    \_\_\_\_\_ Plan administrator    \_\_\_\_\_ Spouse, family member or significant other    Name: \_\_\_\_\_

\_\_\_\_\_ I want Colonial Life to update me on the status of my claim through electronic messaging at my contact number indicated on this form. I understand that messages will be left with anyone who answers the phone or on my answering machine. Note: To avoid blocked calls, you should program the number 1-800-325-4368 into your phone.

\_\_\_\_\_ **Yes, I want ALL payment(s) for this claim sent by overnight delivery.** I understand payment(s) under \$100.00 cannot be sent overnight. I also understand that if I want my claim to be sent by overnight delivery, a **\$22.00 fee** will be deducted from my claim payment. This fee is subject to rate increases by carrier, includes delivery only on business days and does not include weekend or holiday delivery. **I understand that Colonial Life is unable to send overnight mail to a P.O. Box. Save time and money, and choose Direct Deposit by filing your claim online.**

**I also understand that I must notify Colonial Life to discontinue any of these services.**

## Additional Information

### Wellness/health screenings

If you wish to file a wellness/cancer screening claim for a test performed within the past 36 months, you'll need to submit the type and date of the test performed, as well as your physician's name and phone number. We also need to know if this is for you or another covered individual. If this is for another covered individual, we need his or her name and Social Security number. If you file by telephone or Internet, please retain a copy of the medical information and/or your receipt if needed for further verification.

#### You may file by:

- **Internet:** File your claim online at Coloniallife.com or
- **Phone:** 1-800-325-4368 and provide the information requested by our Automated Voice Response System, 24 hours per day, 7 days a week; or
- **Fax/mail:** 1-800-880-9325 / P.O. Box 100195, Columbia SC 29202  
Write your name, address, Social Security number and/or policy/certificate number on your bill and indicate "Wellness Test."

If your wellness/cancer screening test was more than 36 months ago, you must fax or mail us a copy of the bill or statement from your physician indicating the type of procedure performed, the charge incurred and the date of service. Please write your full name, Social Security number and current address on the bill.

#### Checklist

- Provide Social Security number of claimant.
- If your name has changed, attach a copy of your driver's license or other legal documentation.
- Sign and date "Authorization" page.
- Include signature and date for each section (physician and/or employer must sign their sections).
- Dates should be written in month/day/year format (e.g. 12/14/1980).

### Use this form when filing under more than one policy.

**Complete each section that applies entirely before submitting your claim. Incomplete claim form submission may result in a delay in the processing of your claim. Please make sure that all written responses are legible.**

- Benefits are payable to you unless we receive written authorization to pay benefits elsewhere. This is called an assignment.
- If this claim is for an individual covered by Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means we must pay the benefits to Medicaid or to the medical provider to reduce the charges billed to Medicaid.

### In addition to completing section 1, complete the sections that apply to your coverage.

- If filing for accident:** Complete section 2 and attach itemized copies of any related bills.
- If filing for cancer:** Attach a copy of the pathology report along with all itemized bills related to the condition.
- If filing for disability:** Section 4 must be fully completed by your physician, including diagnosis, treatment and unable to work dates. Include a copy of the hospital bill(s) showing admission and discharge dates, daily room charge(s) and medical expenses incurred. Include copy of the anesthesia bill if outpatient surgery was performed.
- If filing for hospital or rehabilitation confinement:** Submit a copy of the itemized bill showing admission and discharge dates and the daily room charges. If itemized bill is not available, have your physician complete 3A.
- If filing for surgery or diagnostic procedure:** Submit a copy of the itemized surgeon's bill showing the diagnostic/procedure codes and a copy of the operative report. If the itemized bill is not available, have your physician complete 3B.

## Claim Fraud Statements

For your protection, the laws of several states, including Alaska, Arkansas, Delaware, Idaho, Indiana, Louisiana, Minnesota, New Hampshire, Ohio, Oklahoma, and others, require the following statement to appear on this claim form. **Fraud Warning:** Any person who knowingly, and with intent to injure, defraud, or deceive an insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of insurance fraud, which is a felony.

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly present false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**Arizona:** For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

**California, Rhode Island, Texas and West Virginia:** For your protection, California, Rhode Island, Texas and West Virginia law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**District of Columbia:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky:** For your protection, Kentucky law requires the following to appear on this form: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**New Jersey and New Mexico:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

**New York:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties

**Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. If aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years; if extenuating circumstances are present; it may be reduced to a minimum of two (2) years.

**Please check the type of claim you are filing below:**

Accident    Cancer    Disability    Routine pregnancy    Hospital confinement /outpatient surgery

**Section 1 – Claimant statement (completed by policy owner)**

Claimant name:		Relationship to policy owner: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Domestic partner	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Claimant DOB: ____ / ____ / ____	Claimant SSN:	
Policy owner's name:		DOB: ____ / ____ / ____	SSN:
Mailing address:	Apt. #	City:	State:      ZIP:
Home telephone:	Work telephone:	Policy owner's email:	
Primary physician:		Telephone:	Fax:
Address:		City:	State:      ZIP:
Referring physician or hospital:		Telephone:	Fax:
Address:		City:	State:      ZIP:

**Section 2 – Accidental injury (completed by policy owner)**

Please complete and attach itemized copies of any related bills, including physician, ambulance, emergency room, hospital, and/or rehabilitation unit. Bills should include diagnosis information from your medical provider.

Date the accident occurred (not when it was treated): ____ / ____ / ____	Accident occurred: <input type="checkbox"/> On-job <input type="checkbox"/> Off-job (If on-job injury, attach copy of Report of Injury document)
Have you been treated for the same or similar condition prior to this occurrence? <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, when: ____ / ____ / ____	
Emergency room treatment only: <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, date of emergency room treatment ____ / ____ / ____	
Hospital admission: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Admission date: ____ / ____ / ____   Time: ____ <input type="checkbox"/> AM <input type="checkbox"/> PM   Date released: ____ / ____ / ____   Time: ____ <input type="checkbox"/> AM <input type="checkbox"/> PM	
Description of how the accident occurred (if auto accident, attach a copy of the police report if available.):	

**Certification**

Policy owner's name: \_\_\_\_\_ SSN: \_\_\_\_\_

I have checked the answers on this claim form, and they are correct. I certify under penalty of perjury that my correct Social Security number is shown on this form. I acknowledge that I received the Claim Fraud Statements on page two of this form and that I read the statement required by the State Department of Insurance for my state, if my state was listed on the form. **Fraud Warning:** Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Print claimant's name	Claimant's signature	Date (MM/DD/YYYY)
Print policy owner's name	Policy owner's signature	Date (MM/DD/YYYY)

<b>Claimant name:</b>	<b>Claimant SSN:</b>
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**Section 3A – Hospital confinement/rehabilitation confinement (completed by physician)**

Please submit the following with your claim: a copy of the itemized bill showing the admission and discharge dates and the daily room charges.  
If you are unable to provide billing statements, please have your doctor complete and sign the claim form.

<b>Diagnosis/ICD codes:</b>	<b>Diagnostic procedure date:</b> ____ / ____ / ____	Diagnostic procedure code/description:
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<b>Hospital:</b>	Telephone:
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Address:	City:	State:	ZIP:
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<b>Admitting physician:</b>	Telephone:
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Address:	City:	State:	ZIP:
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<b>Treating physician:</b>	Telephone:
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Address:	City:	State:	ZIP:
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Hospital confinement and/or  Observation Room

Admission date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM    Date released: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM

**Intensive care unit confinement:**

Admission date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM    Date released: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM

**Rehabilitation unit confinement:**

Admission date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM    Date released: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Time: \_\_\_\_  AM  PM

<b>PREGNANCY</b>	If complications due to pregnancy, complete section 5.	Date first treated for pregnancy: ____ / ____ / ____	Date of delivery: ____ / ____ / ____	Type of delivery: <input type="checkbox"/> Vaginal <input type="checkbox"/> C-section
	Surgical procedure code:			

**Fraud warning:** Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes attending physician portions of the claim form.

_____ Signature of physician completing this form	_____ Date (MM/DD/YYYY)
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Physician name:	Patient account number:
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Address:	City:	State:	ZIP:
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Tax ID or SSN:	Telephone:	Fax:
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Will you accept the standard HIPAA release? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you accept medical record requests by fax? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Do you require a special authorization for release of information? <input type="checkbox"/> Yes <input type="checkbox"/> No	Authorization on file to release information to Colonial Life: <input type="checkbox"/> Yes <input type="checkbox"/> No
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<b>Claimant name:</b>		<b>Claimant SSN:</b>	
<b>Section 3B – Surgery/Diagnostic Procedure (completed by physician)</b>			
Please submit the following with your claim: a copy of the itemized surgeon's bill showing the diagnostic/procedure codes and a copy of the operative report. If you are unable to provide billing statements, please have your doctor complete and sign the claim form.			
<b>Surgery:</b> <input type="checkbox"/> Inpatient <input type="checkbox"/> Outpatient Admission: _____ / _____ / _____ Time: _____ <input type="checkbox"/> AM <input type="checkbox"/> PM Released: _____ / _____ / _____ Time: _____ <input type="checkbox"/> AM <input type="checkbox"/> PM		<b>Surgery procedure description/code(s):</b>	
Anesthesia administered? <input type="checkbox"/> Yes <input type="checkbox"/> No	Anesthesia administered by a licensed anesthesiologist? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is condition due to an accidental injury? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Physician office visit(s) following surgery:</b> 1. _____ / _____ / _____    2. _____ / _____ / _____    3. _____ / _____ / _____    4. _____ / _____ / _____			
<b>Diagnosis/ICD codes:</b>		<b>Diagnostic procedures:</b> Date: _____ / _____ / _____ Code: _____ Date: _____ / _____ / _____ Code: _____	
<b>Fraud warning:</b> Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes attending physician portions of the claim form.			
_____ Signature of physician completing this form		_____ Date (MM/DD/YYYY)	
Physician name:		Patient account number:	
Address:	City:	State:	ZIP:
Tax ID or SSN:	Telephone:	Fax:	
Will you accept the standard HIPAA release? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you accept medical record requests by fax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you require a special authorization for release of information? <input type="checkbox"/> Yes <input type="checkbox"/> No		Authorization on file to release information to Colonial Life: <input type="checkbox"/> Yes <input type="checkbox"/> No	

<b>Claimant name:</b>	<b>Claimant SSN:</b>
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**Section 4 – Physician Statement (completed by physician)**

Patient name:		DOB: ____ / ____ / ____	
Is condition due to an accidental injury? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes: Date and description of accidental injury: ____ / ____ / ____	
Was x-ray taken? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of x-ray: ____ / ____ / ____			
What primary diagnosis prevents the patient from working? (If pregnancy, list complications. If routine pregnancy, complete information below.)			Date first treated for this condition: ____ / ____ / ____
Are there any secondary diagnoses preventing the patient from working? <input type="checkbox"/> Yes <input type="checkbox"/> No		Secondary diagnoses:	
When did symptoms first appear? ____ / ____ / ____	Date of new patient consultation: ____ / ____ / ____	Symptoms:	
Current treatment plan:			
List all dates patient received: medical advice, diagnosis or treatment for this condition (or a related condition) for the 18 months prior to this disability to the present.		(List dates: MM/DD/YYYY)	
List any test performed (submit copy of test results)		List any surgeries performed (submit copy of operative report)	
Date: ____ / ____ / ____ CPT code: ____	Date: ____ / ____ / ____ CPT code: ____	Date: ____ / ____ / ____ CPT code: ____	Date: ____ / ____ / ____ CPT code: ____
Date: ____ / ____ / ____ CPT code: ____	Date: ____ / ____ / ____ CPT code: ____	How soon do you expect significant improvement in the patient's medical condition? <input type="checkbox"/> 1 - 2 months <input type="checkbox"/> 3 - 4 months <input type="checkbox"/> 5 - 6 months <input type="checkbox"/> more than 6 months	
Date of patient's last visit: ____ / ____ / ____	Date of next scheduled visit: ____ / ____ / ____	Does patient have permanent restrictions and/or limitations? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, which ones are permanent:		Limitations (patient CANNOT DO):	Restrictions (patient SHOULD NOT DO):
Dates unable to work (full-time): From: ____ / ____ / ____ To: ____ / ____ / ____		Expected return to work: ____ / ____ / ____	
Dates able to work (part-time):			
From: ____ / ____ / ____ To: ____ / ____ / ____		Number of hours worked: _____	Actual return to work: ____ / ____ / ____
Did this condition require house confinement? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, dates: From: ____ / ____ / ____ To: ____ / ____ / ____			
House confinement means the patient is kept at home (in house or yard) by the condition. However, the patient may follow your orders, even if it means leaving home.			
Check activities of daily living that the patient is unable to perform: <input type="checkbox"/> Dressing <input type="checkbox"/> Eating <input type="checkbox"/> Meal preparation <input type="checkbox"/> Bathing <input type="checkbox"/> Transferring <input type="checkbox"/> Toileting <input type="checkbox"/> Continence			
Dates unable to perform activities of daily living: From: ____ / ____ / ____ To: ____ / ____ / ____			
Date(s) of hospitalization (last 6 months):		Date(s) of office visit (last 6 months):	
How often do you see the patient?		Have you referred patient to a specialist? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Hospital:		Specialist:	
Address:		Address:	
City:	State:	ZIP:	City:
State:	ZIP:	State:	ZIP:
Telephone:	Fax:	Telephone:	Fax:
<b>PREGNANCY</b>		Estimated date of delivery: ____ / ____ / ____	Date first treated: ____ / ____ / ____
Type of delivery: <input type="checkbox"/> Vaginal <input type="checkbox"/> C-section	Date of delivery: ____ / ____ / ____	Surgical procedure code:	
<b>Fraud warning: Any person who knowingly files a statement of claim containing false or misleading information is subject to criminal and civil penalties. This includes Attending Physician portions of the claim form.</b>			
_____ Physician signature		_____ Date (MM/DD/YYYY)	
Physician/group name:		Patient account number:	
Physician's specialty:		Telephone:	FAX:
Address:		City:	State:
		ZIP:	
Tax ID or SSN:		Do you accept medical record requests by fax? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you require a special authorization for release of information? <input type="checkbox"/> Yes <input type="checkbox"/> No		Patient Portal <input type="checkbox"/> Yes <input type="checkbox"/> No	Will you accept the standard HIPAA release? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was patient referred to you by another physician? <input type="checkbox"/> Yes <input type="checkbox"/> No		Authorization on file to release information to Colonial Life: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Referring physician:		Telephone:	Fax:
Address:		City:	State:
		ZIP:	
Tax ID or SSN:			

## Authorization for Colonial Life & Accident Insurance Company

Sign and return this authorization to Claims Department at the address listed above. This authorization is designed to comply with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

I hereby authorize the disclosure of the following information about me and, if applicable, my dependents, from the sources listed below to Colonial Life & Accident Insurance Company and its duly authorized representatives (Colonial Life).

Health information may be disclosed by any medical or medically related provider or institution, rehabilitation professionals, vocational evaluators, health plan or health care clearinghouse that has any records or knowledge about me, including prescription drug database or pharmacy benefit manager, ambulance or other medical transport service, any insurance company, Medicare or Medicaid agencies or the Medical Information Bureau (MIB). Non-health information may be disclosed by any entity, person or organization that has any records about me, including but not limited to my employer, employer representative and compensation sources, insurance company, financial institution, consumer reporting agencies including credit bureaus, professional licensing bodies, attorneys or governmental entities.

Health information includes my entire medical record, prescription drug history and insurance claim history, including HIV, AIDS or other disorders of the immune system, use of drugs or alcohol, mental or physical history, condition, advice or treatment, but does not include psychotherapy notes. Non-health information, includes earnings, financial or credit history, professional licenses, employment history or any other facts deemed necessary by Colonial Life to evaluate my application or claim forms..

Any information Colonial Life obtains pursuant to this authorization will be used for the purpose of evaluating and administering my claim for benefits or for evaluating my eligibility for insurance, including checking for and resolving any issues that may arise regarding incomplete or incorrect information on my application or claim forms. Some information, once obtained, may not be protected by certain federal regulations governing the privacy of health information, but the information is protected by state privacy laws and other applicable laws. Colonial Life will not re-disclose the information unless permitted or required by those laws or as authorized by me.

I also authorize Colonial Life to disclose my information to the following persons (for the purpose of reporting claim status, or experience, or so that the recipient may carry out health care operations, claims payment, administrative or audit functions related to any benefit, plan or claim): any employee benefit plan sponsored by my employer; any person providing services or insurance benefits to (or on behalf of) my employer, any such plan or claim, or any benefit offered by Colonial Life; or, the Social Security Administration. Colonial will not condition the payment of insurance benefits on whether I authorize Colonial to re-disclose my information. For the purposes of these disclosures by Colonial Life, this authorization is valid for one year or for the length of time otherwise permitted by law.

This authorization is valid for two (2) years from its execution or the duration of my claim (to include any subsequent financial management and/or benefit recovery review), whichever is earlier, and a copy is as valid as the original. I know that I, or my authorized representative, may request a copy of this authorization. This authorization may be revoked by me or my authorized representative at any time except to the extent Colonial Life has relied on the authorization prior to notice of revocation or has a legal right to contest coverage under the contract or the contract itself. If I do not sign this authorization or if I alter or revoke it, except as specified above, Colonial Life may not be able to evaluate my claim or eligibility for insurance. I may revoke this authorization by sending written notice to the Claims Department at the address listed above.

Signature	Date signed (MM/DD/YYYY)
Printed name of individual subject to this disclosure	XXX-XX-_____ Last four digits of SSN
	Date of birth (MM/DD/YYYY)

If applicable, I signed on behalf of the insured as \_\_\_\_\_ (indicate relationship). If legal guardian, power of attorney designee, conservator, beneficiary or personal representative, please attach a copy of the document granting authority.

Printed name of legal representative	Signature of legal representative	Date signed (MM/DD/YYYY)
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