

American Family Life Assurance Company of Columbus
(herein referred to as Aflac)
Worldwide Headquarters: Columbus, GA 31999
For information call toll-free 1.800.99.AFLAC (1.800.992.3522).

SKIN CANCER EXCLUSION RIDER

**CERTIFICATE OR
POLICY NUMBER:**

EFFECTIVE DATE:

INSURED:

In consideration of the issuance of this policy, it is agreed that, because of the insured's medical history or physical impairment, Aflac shall not be liable for any loss or disability sustained, which shall be caused or contributed by:

Any type Nonmelanoma Skin Cancer, complications and/or sequelae thereof, treatment or surgery therefore. This Rider does not exclude coverage for Internal Cancer or Associated Cancerous Condition.

IMPORTANT: PLEASE READ CAREFULLY. If there is no occurrence or recurrence of any Nonmelanoma Skin Cancer during any 5-year period coverage is in force and if you have been skin cancer treatment free for five years, you are eligible to apply to have your **Skin Cancer Exclusion Rider** removed from your Cancer policy with Aflac by completion of the appropriate application. Please contact Aflac to have this application mailed to you.

IN WITNESS WHEREOF, the AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC) has caused this rider to be signed the day and year shown above.

Accepted by: _____ Date: _____
Signature of Owner-Applicant (Named Insured)



Virgil R. Miller, President



J. Matthew Loudermilk, Secretary