

Accident and Sickness Limited Benefit Cash Insurance

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read the entire policy carefully.

Illegal Acts

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person's commission or attempted commission of a felony or being engaged in an illegal occupation. *This exclusion does not apply to residents of California and Ohio.*

Alcoholism and Drug or Substance Abuse

This insurance does not apply to alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.

Pre-existing Condition

This insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

Pregnancy

This insurance does not apply to normal pregnancy. Complications of Pregnancy are covered as any other Sickness.

Pregnancy of a Dependent Child

This insurance does not apply to pregnancy of a Dependent Child, unless required by law.

Service in the Armed Forces

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.

Suicide or Intentional Injury

This insurance does not apply to, and no benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

Trade Sanction Laws

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance.

Voluntary Abortion

This insurance does not apply to voluntary abortion, except with respect to the Insured Person or his or her covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.

War

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

REDUCTION OF **BENEFIT AMOUNT** FOR ALL BENEFITS PROVIDED

If a **Covered Person** is age 65 or older on the date of a loss covered under this policy, the benefit otherwise payable will be reduced according to the following schedule:

Age on Date of Loss	Amount of Benefit Amount after Reduction
65-69	50% of the Benefit Amount otherwise payable to the Covered Person
70 or older	25% of the Benefit Amount otherwise payable to the Covered Person

The **Benefit Amount** cannot be increased by the **Insured Person** after age sixty-five (65).