

## EXCLUSIONS

No benefits will be paid for loss caused by or resulting from:

- a) intentionally self-inflicted injuries, suicide or any attempt thereof while sane or insane;
- b) declared or undeclared war or any act thereof;
- c) the Covered Person's commission of a felony;
- d) work-related Injury or Sickness;
- e) mental or nervous disorders, except as noted in **Hospital Confinement Daily Income Benefit**;
- f) alcoholism or substance abuse, except as noted in **Hospital Confinement Daily Income Benefit**.

In addition to the above exclusions, no benefits will be paid for:

- a) eye examinations for glasses; any kind of eye glasses, or prescriptions for any eyeglasses;
- b) hearing examinations or hearing aids;
- c) dental care or treatment other than covered services rendered in connection with the care of sound, natural teeth and gums required on account of Injury to the Covered Person resulting from an Accident that happens while covered under the policy, and rendered within 6 months of the Accident;
- d) reading or interpreting the results of any diagnostic laboratory, radiology, or cardiovascular tests;
- e) services rendered in connection with cosmetic surgery, except covered services rendered in connection with cosmetic surgery the Covered Person needs for breast reconstruction following a mastectomy or as a result of an Accident that happens while covered under the policy. Cosmetic surgery for an accidental Injury must be performed within 90 days of the Accident causing the Injury and while such person's coverage is in force;
- f) care or treatment rendered to a Covered Person while outside the United States of America;
- g) services provided by a member of the Covered Person's immediate family or services provided by the Policyholder.