

Exclusions & Limitations

Unified Life AD&D with Critical Illness Exclusions & Limitations

We will not pay benefits for any Accidental Death or Dismemberment that:

- is due to intentionally self-inflicted injury; or
- is due to suicide or any attempted suicide while sane or insane; or
- occurs as a consequence of being intoxicated or as a consequence of taking, using or being under the influence of any narcotic unless administered on the advice of a physician; or
- is due to a declared war, undeclared war or any war-like act or action by a government, sovereign power, regular or irregular military force, or agent or authority of any of them; including but not limited to insurrection, rebellion, and revolution; or
- is due to any use of weapons of mass destruction, including but not limited to nuclear, biological or chemical weapons; or
- occurs while flying as a pilot or flight crew member; or
- occurs while participating in any kind of race or competition as a professional; or
- occurs while operating a motorized vehicle with a blood alcohol level exceeding the legal limit as defined by state law in which the accident occurs; or
- occurs while committing or attempting to commit an assault or felony; or
- is due to any disease, sickness, bodily or mental illness, or complication resulting from medical treatment, surgery, pregnancy or childbirth (this is N/A for CA).

For Agent Use Only