Limitations

In addition to any other provisions of the Blanket Group Policy, Benefits and coverage are limited as follows:

1. Coverage for AD&D and Excess Medical Expense commences on the Primary Insured Effective Date for each Primary Insured;

2. The maximum dollar amount recoverable by an Insured for AD&D is the applicable AD&D Maximum Benefit, regardless of the number of Accidents or Bodily Injuries sustained by an Insured; and

3. The applicable AD&D Maximum Benefit and the Excess Medical Expense Coverage Maximum Benefit automatically reduce by fifty percent (50%) on the seventieth (70th) birthday of the Primary Insured and Spouse of Primary Insured.

Exclusions

Coverage under this Blanket Group Policy is limited as provided by the definitions, terms, conditions, limitations, and exclusions contained in each and every section of this Blanket Group Policy. In addition, this Blanket Group Policy does not provide any Benefit, coverage or payment for any loss caused by, in whole or in part, contributed to or resulting from, directly or indirectly, any of the following incidents, events, occurrences or activities involving any Insured:

1. war, or any act of war, regardless of whether war is actually declared;

2. serving in one of the branches of the armed forces of any foreign country or any international authority;

3. such Insured being intoxicated or under the influence of alcohol or any drug, narcotic or hallucinogens unless administered via a prescription and on the advice of a Provider, and taken in accordance with the limits of such advice;

4. intentionally self-inflicted Bodily Injury;

5. suicide or any attempt thereat, while sane;

6. Specified Disease/Illness;

7. travel by or participation in aviation, except as fare-paying passenger traveling on a regular scheduled commercial airline flight;

8. engaging in and being charged with any felony criminal offense;

9. a Bodily Injury occurring outside the borders of the United States of America or its territories;

10. the unintended or accidental results of any surgery or operation performed either for cosmetic purposes or in an attempt to surgically treat any Specified Disease/Illness;

11. intentional inhalation or ingestion of any poison, gas or fumes;

12. expenses Incurred for the diagnosis, care or treatment of Mental and Emotional Disorders, Alcoholism, and Drug Addiction/Abuse;

13. participating, as driver or passenger, in any competition, race or speed contest, including sanctioned practice thereof, of any land or water vehicle;

14. expenses Incurred as a result of a Bodily Injury that are in excess of the Usual and Customary expenses Incurred for Medically Necessary treatment of such Bodily Injury;

15. expenses Incurred for the Medically Necessary treatment of a Bodily Injury for which the Insured has no legal liability and responsibility for payment;

16. expenses Incurred for the Medically Necessary treatment of a Bodily Injury that are covered under any other valid insurance coverage, accident medical expense benefits or health benefit plan coverage (e.g. uninsured/underinsured motorist coverage, personal injury protection coverage under any automobile policy, comprehensive major medical insurance, hospital/medical surgical insurance, other indemnity health insurance, health coverage under a HMO or PPO plan, workers compensation medical expense benefits, FELA medical expense benefits, Jones Act medical expense benefits, Medicaid and Medicare).

17. a scheduled Benefit under Part I Accidental Death & Dismemberment Coverage or an expense under Part II Excess Medical Expense Coverage that exceeds the amount of the Lifetime Policy Maximum Benefit;

18. the operation by such Insured of any motor vehicle without the permission/consent of the owner of such vehicle;

19. the operation by such Insured of any motor vehicle without a valid operator's license/permit; and

20. bacterial or viral infection, except such infection occurring with or through a cut or wound in the skin sustained in an Accident or the accidental ingestion of contaminated material.