

LIMITATIONS & EXCLUSIONS

This plan will not pay benefits for loss due to or directly contributed to by:

1. Having any sickness or declining process caused by a sickness, including physical or mental infirmity. Also, benefits will not be paid to diagnose or treat the sickness. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by an Injury;
2. Act of war, whether or not declared, participation in a riot, insurrection or rebellion;
3. Injury incurred prior to the effective date of coverage;
4. Intentional self-inflicted Injuries;
5. Bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound);
6. Injury incurred while committing or attempting to commit a felony;
7. Suicide or attempted suicide, whether sane or insane (in Missouri, while sane);
8. Injury sustained while under the influence of alcohol or any narcotic, unless administered upon the advice of a Physician;
9. Alcohol abuse or alcoholism, drug addiction or dependence upon controlled substances;
10. Participation in any form of aeronautics except as a fare paying passenger in a licensed aircraft provided by a Common Carrier and operating between definitely established airports;
11. Driving in an organized or scheduled race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
12. Hernia, including complications due to a hernia;
13. Engaging in hang-gliding, parachuting, bungee-jumping, sail-gliding, para-sailing, para-kiting, or mountain gliding;
14. Any Injury incurred while an active member of the Military; Naval; or Air Forces of any country or combination of countries. Upon notice and proof of service in such forces, we will return the pro-rata portion of the premium paid for any period of such service;
15. Participation in any sport for pay or profit.

In addition:

1. Benefits will not be paid for services rendered by an Immediate Family Member; and
2. Benefits will not be provided for medical treatment for an Accident received outside the United States or its territories.