

Exclusions & Limitations

This summary of coverage provides a brief description of some of the terms, conditions, exclusions and limitations of the Association's Policy. Definitions of capitalized terms in this Summary of Coverage can be found in the Certificate. For a complete description of the terms, conditions, exclusions and limitations of the Association's Policy, refer to the appropriate section of the Certificate. In the event of a discrepancy between this Summary of Coverage and the Certificate, the Certificate will control. For a copy of the Certificate, contact the Association or Benefits Administrator.

This Summary of Coverage is not a contract. Members are not necessarily entitled to insurance under the Policy because they received this Summary of Coverage. Members are only entitled to insurance if they are eligible in accordance with the terms of the Certificate.

This coverage has a 60 day waiting period. No benefits will be paid during the first 60 days of coverage.

AD&D Exclusions

Coverage does not include payment for more than the benefit stated in the schedule for losses resulting from a single accident. Benefits are not paid for losses resulting from:

1. Any accident and/or death occurring during the first 60 days of coverage under the Voluntary Term Life Insurance;
2. Willful self-injury of self-destruction while sane or insane;
3. Disease or treatment of disease or complications following the surgical treatment of disease;
4. Voluntary participation in an assault, felony, criminal activity, insurrection or riot;
5. Participation in flying, ballooning, parachuting, parasailing, bungee jumping, or other aeronautic activities, except as a passenger on a commercial aircraft or as a passenger or crew member on a company owned or leased aircraft on company business.6. if the Covered Person signs up for coverage prior to Age 65.
7. War or act of war.
8. Duty as a member of a military organization.
9. Injury arising from or during employment for wage or profit.
10. The insured's use of alcohol if, at the time of the injury, the alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
11. The insured's operation of a motor vehicle or motor boat if, at the time of the injury, the insured's alcohol concentration exceeds the legal limit allowed by the jurisdiction where the injury occurs.
12. The insured's use of any drug, narcotic, or hallucinogen not prescribed by a licensed physician.

Group Term Life and Accidental Death & Dismemberment coverage is not available for residents of Alaska, Colorado, Maine, Montana, New York and Oregon.

CLAIMS ASSISTANCE

Group Life & Disability Claims Dept.
Des Moines, IA 50392-0002
(800) 245-1522