

## Accident and Sickness Limited Benefit Cash Insurance

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read the entire policy carefully.

### Illegal Acts

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person's commission or attempted commission of a felony or being engaged in an illegal occupation. *This exclusion does not apply to residents of California and Ohio.*

### Alcoholism and Drug or Substance Abuse

This insurance does not apply to alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.

### Pre-existing Condition

This insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

### Pregnancy

This insurance does not apply to normal pregnancy. Complications of Pregnancy are covered as any other Sickness.

### Pregnancy of a Dependent Child

This insurance does not apply to pregnancy of a Dependent Child, unless required by law.

### Service in the Armed Forces

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.

### Suicide or Intentional Injury

This insurance does not apply to, and no benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

### Trade Sanction Laws

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance.

### Voluntary Abortion

This insurance does not apply to voluntary abortion, except with respect to the Insured Person or his or her covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.

### War

This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

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## REDUCTION OF **BENEFIT AMOUNT** FOR ALL BENEFITS PROVIDED

If a **Covered Person** is age 65 or older on the date of a loss covered under this policy, the benefit otherwise payable will be reduced according to the following schedule:

Age on Date of Loss	Amount of <b>Benefit Amount</b> after Reduction
65-69	50% of the <b>Benefit Amount</b> otherwise payable to the <b>Covered Person</b>
70 or older	25% of the <b>Benefit Amount</b> otherwise payable to the <b>Covered Person</b>

The **Benefit Amount** cannot be increased by the **Insured Person** after age sixty-five (65).

## Voluntary Accident Insurance

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read the entire policy carefully.

No benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, any of the following:

1. an Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
2. an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.)
3. an Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony.
4. any occurrence while an Insured Person is incarcerated after conviction.
5. an Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
6. an Insured Person being under the influence of any narcotic or other controlled substance at the time of an Accident. (This exclusion

does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)

7. an Insured Person being engaged in or participating in a motorized vehicular race or speed contest.
8. an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
9. an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.
10. a declared or undeclared War.

### Maximum Payment for Multiple Losses & Multiple Benefits

Payment for any AD&D Benefit reduces the Principal Sum. If an Insured Person suffers multiple covered Losses as the result of one (1) Accident, We will only pay the single largest benefit amount applicable to all such covered Losses.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance.

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### Limitation on Accident Medical Expense

The Benefit Amount for Excess Accident Medical Expense does not apply to charges and services:

- 1) for which an Insured Person has no obligation to pay;
- 2) for any injury where worker's compensation benefits or occupational injury benefits are payable;
- 3) for any injury occurring while fighting, except in self-defense; or
- 4) for treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice; or

5) for treatment by a person employed or retained by the Policyholder

6) for treatment involving conditions caused by repetitive motion injuries, or cumulative trauma and not as the result of an Accidental Bodily Injury.

This insurance applies only to Medically Necessary charges and services.