

Group Medical Accident and Accidental Death & Dismemberment

Exclusions and Limitation may vary by state. Please refer to the certificate of coverage for more information.

Medical Expense Exclusions and Limitations.

We will not pay for:

- (A) hernia, however caused; or
- (B) services or treatment given by any person employed or retained by You; or
- (C) experimental procedures; or
- (D) cosmetic surgery or procedures; or
- (E) hospital room and board charges in excess of the semi-private room rate unless hospitalized in an intensive care unit; or
- (F) medical expenses for which the Insured is entitled to benefits under any:
 - (1) worker's compensation act; or
 - (2) mandatory no-fault automobile insurance contract.

General Exclusions and Limitations.

We will not pay for any loss as a result of:

- (1) suicide, while sane or insane; or intentional self-inflicted injury; or
 Note: If you reside in Missouri the words "or insane" do not apply.
- (2) sickness, disease or bacterial infection of any kind, except:
 - (a) those which occur as a result of accidental ingestion;
 - (b) pus forming infections which occur through an accidental cut or wound;
- (3) war or any act of war, whether war is declared or not; or
- (4) serving in one of the armed forces of any country or international authority; or
 Note 1: If the Insured becomes a member of such armed forces during the policy term, upon receipt of written notice, we will refund pro rata the unearned premium.
- (5) riding as a passenger or otherwise in any flying device:
 - (a) owned by You; or
 - (b) operated by You; or
 Note: The term "operated by You" shall mean any non-owned aircraft borrowed, leased or rented for a period of either 10 straight days or 20 days per year.
 - (c) not having a valid and current Standard Airworthiness Certificate issued by the proper authority; or
 - (d) whose pilot is not properly licensed; or
 - (e) on a flight which requires a special permit or waiver from the authority having control over civil aviation even though granted; or
 Note: A permit which is given to fly over or land on a territory is not a special permit.
- (6) being used for other than transportation purposes, such as but not limited to:

racing or endurance tests	animal herding
crop dusting or seeding or spraying	aerial photography
fire fighting	banner towing
exploration	experimental tests
pipe or power line inspection	skydiving or skywriting
parachuting, except as a life-saving means	hunting
- (7) hernia, however caused; or

- (8) the Insured's own felonious act or attempt of such an act; fraud, or the attempt of such; or the taking part in any illegal occupation; or
- (9) the Insured being legally intoxicated as defined by the laws of the state or governing territory in which the loss occurs; or
- (10) the Insured being under the influence of any narcotic drug unless taken on the advice of a physician; or
- (11) the repair or replacement of:
 - (1) existing dentures or partial dentures; or
 - (2) existing braces; or
 - (3) existing bridges of any kind; or
 - (4) any other artificial dental restoration.
- (12) any intentional act, by a beneficiary of the Insured or a member of the household in which the Insured lives, to commit or threaten to commit bodily injury to the Insured. This also includes whether or not such act was done in self-defense or in the defense of another. Injury resulting from a firearm or knife or any other lethal instrument during such act shall be deemed to be intentional; or
- (13) taking part in a riot or civil disturbance; or
- (14) the Insured is operating a motor vehicle and does not have a current and valid operator's license (except in a Driver's Education Program).