

**GROUP TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT
AND PAYCHECK PROVIDER**

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

Group Term Life and Paycheck Provider Exclusions and Limitations

In the event of death by suicide, attempted suicide or self-inflicted Injury, committed while sane or insane during the first two years of life insurance coverage, the benefit will be limited to the amount of premium paid.

Group Accidental Death and Dismemberment Exclusions and Limitations

We will not pay for any loss to an Insured Person which results directly or indirectly, wholly or partly from:

- A. suicide, self destruction or attempted self destruction while sane or insane;
- B. intentional self inflicted injury while sane or insane;
- C. commission of or attempting to commit an assault, battery, felony, or act of aggression;
- D. insurrection, rebellion, or participation in a riot;
- E. declared or undeclared war or acts thereof including terrorist acts;
- F. travel or flight in any vehicle for aerial navigation, including boarding or alighting therefrom; except as provided under Limited Air Travel Coverage;
 - (1) while being used for any test or experimental purpose;or
 - (2) while the Insured Person is operating, learning to operate or serving as a member of the crew thereof;or
 - (3) while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Military Airlift Command (MAC) of the United States of America or the similar air transport service or any other country;or
 - (4) any such aircraft or device which is owned or leased by or on behalf of the Policyholder of any subsidiary or affiliate of the Policyholder, or by the Insured Person or any member of his household;or
 - (5) while being used for firefighting, pipeline inspection, aerial photography or exploration.
- G. disease or disorder of the body or mind;
- H. medical or surgical treatment or diagnosis thereof;
- I. ptomaines or bacterial infections, except pyogenic infections at the same time and as a result of visible wound;
- J. voluntary asphyxiation from or inhaling gas and not the result of the employee's job;
- K. under the influence of any drug or narcotic unless the drug or narcotic is prescribed by a Doctor;
- L. bodily injuries received while the Insured Person was operating a motor vehicle under the influence of alcohol as evidenced by a blood alcohol level in excess of the state legal intoxication limit;
- M. non-occupational injuries or sickness of any kind;
- N. accident occurring while serving on full-time active duty in any Armed Forces of any country or international authority (any premium paid will be returned by us pro-rata for any period of active-full time duty);and
- O. heart attack, stroke or other circulatory disease or disorder, whether or not known or diagnosed, unless the immediate cause of loss is external trauma.
- P. in or traveling through any Middle Eastern Country, including territorial waters and air space.
- Q. commission or attempt to commit a criminal or felonious act.
- R. any injury or illness arising out of or in the course of work for wage or profit.
- S. any injury or illness covered by any Workers Compensation, Occupational Disease Law or similar laws.