

Exclusions and Limitations

Benefits otherwise provided by this policy will not be payable for services or expenses or any loss resulting from or in connection with:

- 1. sickness, illness or bodily infirmity;*
- 2. suicide, attempted suicide or intentional self-inflicted injury, whether sane or insane;*
- 3. dental care or treatment due to accidental injury to natural teeth;*
- 4. war or any act of war (whether declared or undeclared) or participating in a riot or felony;*
- 5. alcoholism or drug addiction;*
- 6. travel or flight in or descent from any aircraft or device which can fly above the earth's surface in any capacity other than as a fare-paying passenger or a regularly scheduled airline;*
- 7. injury originating prior to the effective date of the policy;*
- 8. injury occurring while intoxicated (intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss is incurred);*
 - 1. voluntary inhalation of gas or fumes or taking of poison or asphyxiation from;*
 - 2. voluntary ingestion or injection of any drug, narcotic or sedative, unless administered on the advice and taken in such doses as prescribed by a physician;*
 - 3. injury sustained or sickness which manifests itself while on full-time duty in the armed forces. Upon notice, the company will refund the proportion of unearned premium while in such forces;*
 - 4. injury incurred while engaged in an illegal occupation;*
 - 5. injury incurred while attempting to commit a felony or assault;*
 - 6. mental or emotional disorders;*
 - 7. injury to a covered person while practicing for or being a part of organized or competitive football;*
 - 8. injury to a covered person while practicing for or being a part of organized or competitive rodeo, sky diving, hang gliding, parachuting or scuba diving;*
 - 9. Driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;*
 - 10. charges incurred outside the U.S. if an insured traveled to the location for the purpose of receiving medical services, drugs or supplies;*
 - 11. hernia, carpal tunnel syndrome or any complication therefrom;*
 - 12. any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound).*

If you are entitled to benefits under this policy, as a result of sprained or lame back, or any intervertebral disk conditions, such benefits shall be payable for a maximum period of time, not exceeding three (3) months for any injury. These exclusions and limitations are not applicable for all states. Please refer to your policy or outline for applicable exclusions or limitations.

This coverage should be viewed as a supplement to other health insurance. This is not the insurance contract, and only the actual policy provisions will apply. It is therefore important that you read your policy carefully. All products are not available in all states.