

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

LIMITATIONS AND EXCLUSIONS

Underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

Policy Number SRG 9117043.

Limitation on Multiple Benefits. If You suffer one or more losses from the same accident for which amounts are payable under more than one of the following Benefits provided by the Policy, the maximum amount payable under all of the Benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment Benefit.

Exclusions - No coverage shall be provided under this Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks:

- (1) suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury;
- (2) sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these;
- (3) Your commission of or attempt to commit a felony;
- (4) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
- (5) declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by this Policy;
- (6) participation in any team sport or any other athletic activity, except participation in a Covered Activity;
- (7) full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which You are not covered due to Your active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
- (8) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if You are
 - (a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - (b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - (c) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or Your employer;
- (9) You while under the influence of intoxicants;
- (10) You while under the influence of drugs unless taken under the advice of and as specified by a Physician;
- (11) the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment;
- (12) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm;
- (13) any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law;
- (14) You while riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground;
- (15) any loss incurred while outside the United States, its Territories or Canada.