Cancellation of the policy after the 30-day period will be effective at the beginning of the next monthly billing cycle at the time your written notice is received by Assurity; unless your notice specifies a later date. Assurity will refund, on a pro-rata basis, the portion of any premiums paid which were applied to periods following the date of your cancellation request. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the contract.

Termination

Coverage will terminate and no benefits will be payable under the policy or any attached riders on the earliest of the following:

■ when any premium due for the policy or attached riders is not paid before the end of the grace period;

■ the end of the period for which premiums have been paid when you give Assurity a written request to terminate coverage;

■ when you establish residence in a foreign country;

■ upon your death;

■ the due date of the first renewal premium following your 65th birthday, or if you continue to be employed on a full-time basis after age 65, the due date of the first renewal premium following the date you cease being employed on a full-time basis.

However, in no case shall coverage extend past the due date of the first renewal premium following your 71st birthday, or For Rider Nos. RH-321, RH-322, RH-323, RH-324, RH-325, RH-326, RH-327, RH-328, RH-329 and RH-340 – the date your policy terminates for any reason.

Renewability

The policy is guaranteed renewable to age 65. That means as long as you pay premiums when due, Assurity cannot cancel or change your policy. Assurity can, however, change the premium rates after the policy has been in force for 12 months, but not more than once in a 12-month period. If Assurity changes the premium rates, we can only do it for all policies in your class. You will be given 31 days notice by mail prior to any premium change. If you are over age 65 and employed on a full-time basis, you can continue to renew your policy up to age 70. You must be employed on a full-time basis on each renewal date.

Time Limit on Certain Defenses

After two years from the issue date of this policy or two years after the last reinstatement date (only for information completed on the reinstatement application), Assurity cannot use misrepresentations, except fraudulent misrepresentations, in your application to void coverage or deny a claim for loss. This provision also applies to riders attached to the policy, if any. In applying it, the word “rider” will be used in place of the word “policy.”

Misstatement of Age

If the age of an insured person has been misstated, an adjustment in premiums, coverage, or both, will be made based on the insured person’s true age. No misstatement of age will continue insurance otherwise validly terminated or terminate insurance otherwise validly in force.

Exclusions

Assurity will not pay benefits for hospitalizations that are caused by or are the result of:

■ operating, learning to operate or serving as a crew member of any aircraft;

■ riding in or driving any motor-driven vehicle, while participating as a professional in a race, stunt show or speed test;

■ officiating, coaching, practicing for or participating in any amateur professional or professional competitive athletic contest for which any type of compensation or remuneration is received;

■ being exposed to war or any act of war, declared or undeclared;

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)

■ being addicted to drugs or suffering from alcoholism;

■ being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;

■ being confined primarily for rest care, convalescent care or for rehabilitation;

■ having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider No. RH-322)
**Hospital Indemnity+ Riders available for additional premium**

- **First Hospital Admission Benefit Rider**: Pays for the first hospital confinement each calendar year. Benefit Amount Per Day: Day 1 — $500, Day 2 — $500, Day 3 — $1,000. The benefit amount will not exceed $5,000 for each calendar year. Eligibility continues for the same condition for 90 days.

- **Surgical and Anesthesia Benefit Rider**: Choose $500-$5,000 ($500 increments) benefit for physician-performed surgery. Payment is based on percentage listed on the surgery schedule stated in the rider. The anesthesia benefit is 25 percent of the surgical benefit.

- **Intensive Care Unit (ICU) Benefit Rider**: Choose $100-$1,500 per day for up to 20 days per one period of confinement in ICU.

- **Emergency Accident Benefit Rider**: Choose $100, $150 or $200 benefit paid up to four times per calendar year when emergency treatment is received in a facility within 72 hours of an accident.

- **Outpatient Sickness Benefit Rider**: Choose $25, $50, $75 or $100 benefit paid up to four times per calendar year for treatment of a sickness in a physician’s office or outpatient facility. Pays one and one-half times the benefit amount for emergency room treatment of sickness.

- **Diagnostic Benefit Rider**: Pays $200 per calendar year for angiogram, CT Scan, CTA Scan, MRI, MRA, EEG.

- **Private Duty Nursing Benefit Rider**: Pays $50 per day, up to 30 days per calendar year for a private nurse when one is required for at least eight hours per day.

- **Critical Illness Benefit Rider**: Choose $5,000 or $10,000 benefit paid for the first-ever diagnosis of:
  - **Category I: heart attack, stroke**
  - **Category II: cancer (invasive), non-invasive cancer (sarcinoma in situ)**

  If 100 percent of the benefit is paid for one category, the insured is still eligible for 100 percent of the benefit in the other category. The benefit for non-invasive cancer (sarcinoma in situ) is 25 percent of the full benefit paid once in a lifetime per insured person.

- **Accidental Death and Dismemberment Benefit Rider**: Pays covered individual:
  - Employee — $5,000 to $50,000; Spouse — $5,000 to $25,000; Child — $5,000.

  When death or dismemberment occurs within 90 days of injury.

- **Wellness Benefit Rider**: Pays $50 per calendar year for flu shot, Pap smear, PSA, vision exams, annual physical, etc. Pays $100 per calendar year for colonoscopy, mammography, chest x-ray, etc.

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**Limitations and Exclusions**

**Hospital Indemnity+ Policy and Optional Riders**


**Limitations**

**Pre-existing Condition**

Assurity will pay benefits that result from a pre-existing condition if the policy and any applicable riders have been in force for more than 12 months from the issue date. This provision applies to riders attached to the policy, if any. In applying this, the rider will be used in place of the word “policy.” This limitation does not apply to Diagnostic Benefit Rider No. WH233, Outpatient Sickness Benefit Rider No. WH237 or Wellness Benefit Rider No. WH239, if they are attached to the policy.

Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person:

- had symptoms which would cause an ordinary prudent person to seek diagnosis, care, or treatment;
- or received medical consultation, advice or treatment from a physician or had taken prescribed medication.

This definition does not apply to newsmen, adopted newborns or children placed for adoption.

**Limits on Payment of Benefit Amount**

(1) **Accidental Death or Dismemberment Benefit Rider No. WH231** — Assurity will pay only one benefit amount if multiple losses are sustained as the result of one covered injury. This amount will not exceed the applicable benefit amount, shown in the rider schedule, for the insured person suffering multiple losses.

(2) **Critical Illness Benefit Rider No. WH232** — The benefit payable for sarcinoma in situ is 25 percent of the rider’s benefit amount, payable once per lifetime.

(3) **Emergency Accident Benefit Rider No. WH234** — This benefit is payable up to, but not more than, four times per calendar year for each insured category.

(4) **Wellness Benefit Rider No. WH239** — This benefit is payable for a maximum of 30 days per insured person per calendar year.

(5) **Surgical and Anesthesia Benefit Rider No. WH238** — Assurity will pay the percentage listed in the surgical schedule times the benefit amount in the rider schedule if an insured person undergoes surgery performed by a physician due to a covered injury or sickness. The surgery can be performed in a hospital, ambulatory surgical center or a physician’s office. If a surgery is not listed in the surgical schedule and is not excluded under exclusions, Assurity will pay an amount comparable to that which would be payable for the surgery listed in the surgical schedule which is most nearly similar in severity and complexity. If two or more surgical procedures are performed at the same time through the same incision, Assurity will pay the greater of the surgical benefit amounts, but not both, if a surgical benefit is paid and charges are made by a physician for anesthesia administered in connection with such surgical procedure. Assurity will pay an amount equal to 25 percent of the surgical benefit.

(Wellness Benefit Rider No. WH240) — Once Assurity has paid $150 under the rider to an insured category in a calendar year, that insured category is ineligible for any additional payments under the rider in any calendar year.

**Elimination Period**

The policy and Private Duty Nurse Benefit Rider No. WH238 contain elimination periods. Elimination period means the number of consecutive days an insured person must be confined in a hospital during each period of confinement before Assurity will pay the daily benefit set forth in the policy schedule. Daily benefits will not be paid during the elimination period.

**Waiting Period**

Waiting period means the 30-day period following the issue date or last reinstatement date.

- **Critical Illness Benefit Rider No. WH232** — If a specified critical illness is diagnosed during the applicable waiting period, a reduced benefit of 10 percent is payable.

- **Intensive Care Benefit Rider No. WH239** — Benefits are not payable for confinement which begins within the waiting period.

**Right to Cancel**

You may cancel the policy within 30 days of receiving it by returning the policy to Assurity’s administrative office. As soon as you return the policy, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives your written cancellation request.

After the 30-day period, you may cancel the policy by notifying Assurity in writing that you wish to do so.
The rider(s) shown below are available for your consideration. If you want one or more of them to be part of your policy, you must apply for them as part of your insurance application and pay additional premium.

### Hospital Indemnity + Riders available for additional premium

**First Hospital Admission Benefit Rider**
- Pays for the first hospital confinement each calendar year: Benefit Amount Per Day
  - Day 1 — $500
  - Day 2 — $500
  - Day 3 — $1,000
  - Day 4 — $1,000
  - Day 5 — $1,000
  - Day 6 — $1,000
- The benefit amount will not exceed $5,000 for each calendar year. Eligibility continues for the same condition for 90 days.

**Surgical and Anesthesia Benefit Rider**
- Choose $500-$5,000 ($500 increments) benefit for physician-performed surgery. Payment is based on percentage listed on the surgery schedule stated in the rider. The anesthesia benefit is 25 percent of the surgical benefit.
- Choose $100-$1,500 per day for up to 20 days per one period of confinement in ICU.

**Intensive Care Unit (ICU) Benefit Rider**
- Rider No. R WH232 Critical Illness Benefit Rider
- Rider No. R WH233 Outpatient Sickness Benefit Rider
- Rider No. R WH235 Intensive Care Unit Benefit Rider
- Rider No. R WH237 Private Duty Nursing Benefit Rider
- Rider No. R WH239 Surgical and Anesthesia Benefit Rider
- Rider No. R WH240 Wellness Benefit Rider

**Emergency Accident Benefit Rider**
- Rider No. R WH233 Outpatient Sickness Benefit Rider
- Rider No. R WH237 Private Duty Nursing Benefit Rider
- Rider No. R WH239 Surgical and Anesthesia Benefit Rider
- Rider No. R WH240 Wellness Benefit Rider

**Diagnostic Benefit Rider**
- Rider No. R WH236 Diagnostic Beneﬁt Rider
- Rider No. R WH238 Private Duty Nursing Beneﬁt Rider
- Rider No. R WH239 Surgical and Anesthesia Beneﬁt Rider
- Rider No. R WH240 Wellness Beneﬁt Rider

**Private Duty Nursing Benefit Rider**
- Rider No. R WH233 Outpatient Sickness Beneﬁt Rider
- Rider No. R WH237 Private Duty Nursing Beneﬁt Rider
- Rider No. R WH239 Surgical and Anesthesia Beneﬁt Rider
- Rider No. R WH240 Wellness Beneﬁt Rider

**Critical Illness Benefit Rider**
- Rider No. R WH233 Outpatient Sickness Beneﬁt Rider
- Rider No. R WH237 Private Duty Nursing Beneﬁt Rider
- Rider No. R WH239 Surgical and Anesthesia Beneﬁt Rider
- Rider No. R WH240 Wellness Beneﬁt Rider

**Diagnostic Benefit Rider**
- Rider No. R WH236 Diagnostic Beneﬁt Rider
- Rider No. R WH238 Private Duty Nursing Beneﬁt Rider
- Rider No. R WH239 Surgical and Anesthesia Beneﬁt Rider
- Rider No. R WH240 Wellness Beneﬁt Rider

**Wellness Beneﬁt Rider**
- Rider No. R WH236 Diagnostic Beneﬁt Rider
- Rider No. R WH238 Private Duty Nursing Beneﬁt Rider
- Rider No. R WH239 Surgical and Anesthesia Beneﬁt Rider
- Rider No. R WH240 Wellness Beneﬁt Rider

This policy and riders are underwritten by Assurity Life Insurance Company, Lincoln, Neb. Assurity at Work is the worksite sales division of Assurity Life Insurance Company. All guarantees are based on the claims-paying ability of Assurity Life Insurance Company. Policy and rider availability, rates and features may vary by state.

This flyer provides an abbreviated explanation of the policy’s and riders’ qualifications, limitations and exclusions. For specific details, please review the policy and riders or contact your insurance representative or Assurity Life Insurance Company.

This product provides limited benefits and is not designed as a substitute for health insurance, but as a supplement to it. It is not comprehensive major medical insurance and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It may not be appropriate for Medicaid recipients. Some applicants with pre-existing conditions may not be eligible for this policy.

### Limitations and Exclusions

#### Hospital Indemnity + Policy and Optional Riders


### Limitations

#### Pre-existing Condition
- Assurity will pay benefits that result from a pre-existing condition if the policy and any applicable riders have been in force for more than 12 months from the issue date. This provision applies to riders attached to the policy. If in applying this, the rider will be used in place of the word “policy.” This limitation does not apply to Diagnostic Benefit Rider No. R WH-033, Outpatient Sickness Benefit Rider No. R WH-037 or Wellness Benefit Rider No. R WH-040, if they are attached to the policy.
- Pre-existing condition means a sickness or physical condition for which, during the 12 months before the issue date, the insured person:
  - had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or
  - received medical consultation, advice or treatment from a physician or had taken prescribed medication.
- This definition does not apply to newborns, adopted newborns or children placed for adoption.

#### Limits of Payment of Benefit Amount

- **Accidental Death or Dismemberment**
  - Rider No. R WH-031 — Assurity will pay only one benefit amount if multiple losses are sustained as a result of one covered injury or sickness. The surgery can be performed in a hospital, ambulatory surgical center or a physician’s office, urgent care facility, and up to one and one-half times the maximum benefit amount if the outpatient treatment was received in a hospital emergency room. This benefit is payable up to, but not more than, four times per calendar year per insured category.
- **Critical Illness Benefit Rider**
  - Rider No. R WH-037 — Assurity will pay the benefit amount shown in the rider schedule if an insured person incurs outpatient treatment due to sickness, up to the maximum benefit amount if the outpatient treatment was received in an ambulatory surgical center, physician’s office, outpatient department of hospital, or urgent care facility, and up to one and one-half times the maximum benefit amount if the outpatient treatment was received in a hospital emergency room. This benefit is payable up to, but not more than, four times per calendar year per insured category.
- **Outpatient Sickness Benefit Rider**
  - Rider No. R WH-039 — Assurity will pay the percentage listed in the surgical schedule times the benefit amount in the rider schedule if an insured person undergoes surgery performed by a physician due to a covered injury or sickness.
- **Surgical and Anesthesia Benefit Rider**
  - Rider No. R WH-039 — Assurity will pay the percentage listed in the surgical schedule times the benefit amount in the rider schedule if an insured person undergoes surgery performed by a physician due to a covered injury or sickness.
- The policy and Private Duty Nurse Benefit Rider No. R WH-040 contain elimination periods. Elimination period means the number of consecutive days an insured person must be confined to a hospital during each period of confinement before Assurity will pay the daily benefit set forth in this policy schedule. Daily benefits are not paid during the elimination period.

#### Waiting Period
- Waiting period means the 30-day period following the issue date or last reinstatement date.
- **Critical Illness Benefit Rider**
  - Rider No. R WH-032 — If a specified critical illness is diagnosed during the applicable waiting period, a reduced benefit of 10 percent is payable.
- **Intensive Care Unit Benefit Rider**
  - Rider No. R WH-040 — Benefits are not payable for confinement which begins within the waiting period.

#### Right to Cancel
- You may cancel the policy within 30 days of receiving it by returning the policy to Assurity’s administrative office. As soon as you return the policy, it is treated as if it was never issued. Your premium payment will be refunded when Assurity receives your cancellation. After the 30-day period, you may cancel the policy by notifying Assurity at the address you wish to do so.
Cancellation of the policy after the 30-day period will be effective at the beginning of the next monthly billing cycle at the time your written notice is received by Assurity unless your notice specifies a later date. Assurity will refund, on a pro-rata basis, the portion of any premiums paid which were applied to periods following the date of your cancellation request. Cancellation of the policy will be without prejudice to any claim made prior to the termination of the contract.

Termination
Coverage will terminate and no benefits will be payable under the policy if any of the following occur:

- when any premium due for the policy or any attached riders is not paid before the end of the grace period;
- the end of the period for which premiums have been paid when you give Assurity a written request to terminate coverage;
- when you establish residence in a foreign country;
- upon your death;
- the due date of the first renewal premium following your 65th birthday; or if you continue to be employed on a full-time basis after age 65, the due date of the first renewal premium following the date you cease being employed on a full-time basis. However, in no case shall coverage extend past the due date of the first renewal premium following your 70th birthday; or

Renewability
The policy is guaranteed renewable to age 65. That means as long as you pay premiums when due, Assurity cannot cancel or change your policy. Assurity can, however, change the premium rates after the policy has been in force for 12 months, but not more than once in a 12-month period. If Assurity changes the premium rates, we can only do it for all policies in your class. You will be given a 31-day notice by mail prior to any premium change. If you are over age 65 and employed on a full-time basis, you can continue to renew your policy up to age 70. You must be employed on a full-time basis on each renewal date.

Time Limit on Certain Defenses
After two years from the issue date of this policy or two years after the last reinstatement date (only for information completed on the reinstatement application), Assurity cannot use misstatements, except fraud, or misrepresentations, in your application to void coverage or deny a claim for loss. This provision also applies to riders attached to the policy, if any. In applying it, the word “rider” will be used in place of the word “policy.”

Misstatement of Age
If the age of an insured person has been misstated, an adjustment in premiums, coverage, or both, will be made based on the insured person’s true age. No misstatement of age will continue insurance otherwise validly terminated or terminate insurance otherwise validly in force.

Exclusions
Assurity will not pay benefits for hospital confinement that are caused by or are the result of an insured person:

- operating, learning to operate or serving as a crew member of any aircraft;
- riding or driving any motor-driven vehicle, while participating as a professional in a race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any amateur professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;
- receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- participating in or attempting to commit a felony;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
- being incarcerated or is caused while incarcerated in a penal institution or government detention facility;
- engaging in an illegal activity;
- self-inflicting an injury intentionally;
- committing or attempting to commit suicide, while sane or insane;
- having dental treatment except as the result of a covered injury;
- traveling outside the United States, except for those covered injuries and sicknesses that require emergency care in a hospital voluntarily inhaling gas;
- having cosmetic surgery, except when the hospital confinement is due to medically necessary reconstructive surgery (cosmetic surgery shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child);
- being confined primarily for rest care, convalescent care or for rehabilitation;
- having a covered injury or sickness covered under worker’s compensation, an employer’s liability law or similar law, or being pregnant except for complications of pregnancy during the 10-month period immediately following the issue date. (Critical Illness Benefit Rider Rider No. RM-H232)
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, except for prescription drugs taken as prescribed;
- receiving injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred;
- participating in or attempting to commit a felony;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
- being incarcerated or is caused while incarcerated in a penal institution or government detention facility;