

# Paycheck Provider

This is an Accidental Death Benefit Policy  
Underwritten by ManhattanLife Assurance Company of America  
Administrative Office: 10777 Northwest Freeway, Houston, TX 77092  
Toll Free Telephone: 800-669-9030

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## Alabama

### Policy Form ADB-09-AL

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In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) intoxication, including alcohol, or the taking of any narcotic or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Arizona

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## Arkansas

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## Iowa

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## Mississippi

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## Missouri

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**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide while sane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Nebraska

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Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Nevada

### Policy Form ADB-09-NV

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## North Carolina

### Policy Form ADB-09-NC

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 30 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated. If the Owner requests termination, We will refund the unearned premium.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured. We will refund the unearned premium applicable to the Insured.



Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane. Unintentionally self-inflicted bodily injury is not excluded; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared (this does not include acts of terrorism). Accidental death as a result of involuntary exposure to nuclear explosion, nuclear energy or nuclear elements is not excluded; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes (this does not apply to accidental ptomaine (food) poisoning). The involuntary inhalation of gas and fumes, the involuntary taking of poison or the involuntary exposure to hazardous waste and other toxins are not excluded; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except bacterial infection which occurs as a result of accidental Injury.

## Ohio

### Policy Form ADB-09-OH

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Oklahoma

### Policy Form ADB-09-OK

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued. If the Company fails to refund any premium paid within 30 days from the date this Policy is voided, the Company will pay interest on such premiums at the same rate of interest as the average United States Treasury bill rate of the preceding calendar year as certified to the State Insurance Commissioner by the State Treasurer on the first regular business day in January of each year, plus 2 percentage points which shall accrue from the date coverage is voided until the premiums are returned.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) war or any act of war (whether declared or undeclared) while serving in the military service or any auxiliary unit attached to the military or working in an area of war whether voluntary or as required by an employer or service in the armed forces or units auxiliary thereto; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) loss sustained or contracted in consequence of the Covered Person's being under the influence of any narcotic unless administered on the advice of a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or i) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## South Dakota

### Policy Form ADB-09-SD

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol or controlled substance only if the Insured is committing a felony at the time, unless prescribed by a physician; g) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; h) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; i) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or j) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Tennessee

### Policy Form ADB-09-TN

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Texas

### Policy Form ADB-09-TX

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Wisconsin

### Policy Form ADB-09

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

## Wyoming

### Policy Form ADB-09

**Notice of 10 Day Right To Examine Policy** - If the Owner is not satisfied with this Policy for any reason, it may be returned to the Company at its address above, or to the Agent through whom it was purchased, within 10 days after receipt, and the Company will refund all premiums paid. In this event, this Policy shall be void from inception, and the Owner and the Company shall both be restored to the same position as if no Policy has been issued.

**Termination** - This Policy will continue in force to the first to occur of the following: (a) the anniversary following the Insured's 70th birthday; (b) the end of any grace period during which the required premium has not been paid; or (c) the date the Owner requests that this Policy be terminated.

In the event of death of the Insured, the spouse if a Covered Person shall automatically become the Insured.

Coverage under this Policy for the spouse will terminate on the first to occur of the following: (a) the anniversary following the spouse's 70th birthday; (b) the end of the term during which the spouse becomes divorced or legally separated from the Insured; or (c) the date this Policy terminates.

The spouse shall be eligible for a conversion policy at attained age and without evidence of insurability, then in use by the Company which most closely approximates the coverage provided by this Policy. Written request for conversion and payment of the first premium must be made within 31 days after termination of insurance under this Policy.

**Exclusions** - Benefits will not be paid under this Policy when the death of the Covered Person results from: a) suicide whether sane or insane; b) intentional self-inflicted Injury whether sane or insane; c) any act or incident of war or service in the armed forces of any country at war, whether such war is declared or undeclared; d) commission of, or attempt to commit, an assault or a felony; e) active participation in a riot or insurrection; f) the voluntary taking of any intoxicant, including alcohol, or controlled substance unless prescribed by a physician; g) the voluntary inhalation, absorption, taking or administration of any poison, gas or fumes; h) mountaineering, parachuting, hang-gliding, sail-gliding, or bungee jumping; i) practicing for or participating in any high school, college, semi-professional competitive athletic contest or participating in any sport or hazardous activity for wage, compensation, or profit, or racing any type boat or vehicle in any race or speed test, stunt exhibition, or while testing any vehicle on any race track or speedway; j) travel in or descent from any kind of aircraft except as a commercial, fare-paying passenger; or k) bodily or mental infirmity, illness or disease or medical or surgical treatment therefor, except infection which occurs as a result of accidental Injury.

