

Accident Express

Accident Only Regulatory and Technical Information Guide
Underwritten by ManhattanLife Assurance Company of America



ManhattanLifeSM

TEN-DAY FREE LOOK*

If You are not satisfied with this Policy for any reason, You may cancel this Policy within 10 days of receiving it. Return the Policy to Our Administrative Office or to Your ManhattanLife Assurance Company of America sales agent. As soon as You deliver or mail the Policy to Us, it is treated as if it was never issued. We will refund Your premium payment when We receive the Policy back. In OK, if we do not return any premiums or moneys paid within thirty (30) days from the date of cancellation, We will pay interest on the proceeds.

**In CA, 30 days*

RENEWAL PROVISION

You have the right to renew this Policy for life (the Insured Person's benefit amounts reduce at Age 70) if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time (in LA, but not more than once in any six month period following the initial twelve month period) (In NC, no more frequently than once in any 12 month period). If We do change premiums, We will only do so only if: 1) We change the premiums for all policies of this class in Your state; 2) such change is in accordance with the laws and regulations of Your state; and, 3) We give You 30 (31 in SC, TX; 45 in LA, NC; 60 in GA, MS) days written notice before such change becomes effective.

TERMINATION

Coverage will terminate and no benefits will be payable under this Policy and the attached Riders, if any, on the earliest of the following:

- when any premium due for this Policy is not paid before the end of the Grace Period;
- when You give Us a written request to do so;
- when You establish residence in a foreign country; or
- upon Your death.

Coverage of a spouse* will terminate on the earliest of the following:

- when this Policy terminates;
- upon spouse's* death; or,
- on the next premium due date after the date of divorce (in CA, legal dissolution of domestic partnership) (in IL, dissolution) or legal separation from You.

Please consult the policy for complete details of the termination.

**In CA, spouse/domestic partner; in CO and IL, spouse or civil union partner.*

POLICY FORM NUMBERS

C-ACEXP, C-ACEXP-ID, C-ACEXP-LA, C-ACEXP-TX, C-ACEXP-OK (including state variations)

RIDER FORM NUMBERS

C-ACEXDI, C-ACEXDI-LA, C-ACEXWL, C-ACEXWL-LA (including state variations)

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of the Insured Person(s):

1. operating, learning to operate, or serving as a crew member of any aircraft;
2. except in DE, ID, IL and OK, engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities;
3. except in DE, ID, IL and OK, riding in or driving any motor-driven vehicle in a race, stunt show, or speed test;
4. except in OK, officiating, coaching, practicing for, or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
5. who has any sickness or condition caused by a sickness independent of the Covered Accident, including physical infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition (in NC, but for accidental ptomaine poisoning) which is not caused by any injury;
6. being exposed to war or any act of war, declared or undeclared. In DE, participation in a felony, riot or insurrections. In NC, undeclared war does not include acts of terrorism;
7. actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
8. except in MI, being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused. In AL, except for those that are taken as prescribed by a Physician. In AZ, being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, unless administered on the advice of a Physician. In GA, being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, as defined by the state of occurrence, unless administered on the advice of a Physician. In ID, being intoxicated or under the influence of any narcotics unless administered on the advice of a Physician. In LA, being under the influence of an excitant, depressant, hallucinogen, narcotic, or intoxicant unless administered on the advice of a Physician. In MO, being under the influence of a narcotic, or any other intoxicant, unless administered under the advice of a Physician. In NE, being under the influence of any narcotic unless administered on the advice of a Physician. In NC, being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, unless administered on the advice of a Physician; In SD, being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant not obtained pursuant to a valid prescription;
9. except in ID, having elective procedures that are not Medically Necessary;
10. having Dental Treatment except as the result of a Covered Accident;
11. except in ID, commission of or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation. In MI, or other willful criminal activity ("willful criminal activity," as used herein, includes, but is not limited to, (a) operating a vehicle while intoxicated as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; (b) operating a methamphetamine laboratory. Willful criminal activity does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony). In SD, injury caused in the commission of a felony;
12. except in ID and NE, being incarcerated in a penal institution or government detention facility;
13. except in CA, DE, GA, ID and OK, driving any taxi for wage, compensation, or profit;
14. except in MI and PA, self-inflicting an injury intentionally; or,
15. except in MI, committing or attempting to commit suicide, while sane (in CO, insane does not apply) or insane (in MO, sane does not apply). In NC and PA, suicide or intentionally self-inflicted injuries.

In ID only, participation in a felony, riot or insurrections.