

Central Income Security

This Is A Individual Disability Policy For Worksite

Underwritten by ManhattanLife Assurance Company of America and Family Life Insurance Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

This is not a policy of Workers' Compensation Insurance. The employer does not become a subscriber to the Workers' Compensation System by purchasing this policy, and if the employer is a non-subscriber, the employer loses those benefits that would otherwise accrue under the Workers' Compensation Laws. The employer must comply with the Workers' Compensation Law as it pertains to the non-subscribers and the required notifications that must be filed and posted.

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Alabama Policy Form CDI10

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

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Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

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Arizona Policy Form CDI10

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Arkansas

Policy Form CDI10-AR

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Delaware

Policy Form FDI10-DE

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Georgia

Policy Form CDI10-GA

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Illinois

Policy Form C-DI-1 1-IL

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Iowa

Policy Form C-DI-1 1

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Indiana

Policy Form CDI10-IN

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Kentucky

Policy Form C-DI-11-KY

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Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Louisiana

Policy Form CDI10-LA

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed. We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Maryland

Policy Form C-DI-11-MD

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, you must notify us in writing and return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions not disclosed in the application, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. With respect to Pre-Existing Conditions disclosed in the application, this Pre-Existing Condition limitation will not include a condition revealed on the application for coverage, unless the condition was excluded by a signed waiver Rider attached to the Policy. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Extension of Benefits: If Disability begins prior to termination of coverage, benefits will be payable until the earliest of the end of the Insured's Disability or end of the Maximum benefit period.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. the Insured being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician; or b. attempted suicide while sane or insane or intentionally self-inflicted Injury; or c. Mental or Nervous Disorders; or d. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or e. the Insured engaging in an illegal occupation; or f. the Insured's commission of or attempt to commit a felony; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding, or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Michigan

Policy Form FDI10-MI

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Mississippi

Policy Form CDI10-MS

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Missouri

Policy Form CDI10-MO

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal occupation; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Montana

Policy Form C-DI-11-MT

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) diagnosis or diagnostic tests; or 4) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or, intentionally self-inflicted Injury; or d. Mental or Nervous Disorders not included in the definition of Sickness; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Nebraska

Policy Form C-DI-11-NE

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Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. the Insured's commission of

or attempt to commit a felony or to which a contributing cause was the Insured being engaged in an illegal occupation; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

New Mexico

Policy Form C-DI-1 1-NM

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Nevada

Policy Form C-DI-1 1-NV

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

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Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

North Carolina

Policy Form CDI10-NC

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Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

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Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die. We will refund any unearned premium; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy. We will refund any unearned premium.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces. This exclusion does not apply to any act of terrorism; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Ohio

Policy Form CDI10-OH

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

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Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Oklahoma

Policy Form C-DI-11-OK

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid. If We do not return any premiums or moneys paid within 30 days from the date of cancellation, We will pay interest on the proceeds.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. conditions specifically excluded by Amendment or Endorsement; or j. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Pennsylvania

Policy Form CDI10-PA

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

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All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. intentionally self-inflicted Injury; or c. Mental or Nervous Disorders; or d. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or e. engaging in an illegal occupation; or f. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or g. mountaineering, sky diving, hang gliding or bungee jumping; or h. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or i. conditions specifically excluded by Amendment or Endorsement.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

South Carolina Policy Form C-DI-11-SC

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By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

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All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

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South Dakota Policy Form C-DI-11-SD

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Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions for any loss during the first 12 months beginning on the Effective Date of this Policy or Rider. Disability resulting from a pre-existing condition will not be covered during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

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Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Tennessee

Policy Form CDI10-TN

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Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

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For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Texas

Policy Form CDI10-TX

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Executed by ManhattanLife Assurance Company of America on the Policy Effective Date. Insurance will begin and end at 12:01 a.m., local time, at the Policyholder's residence on the Policy Effective Date.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

With respect to coverage provided under any Riders attached to this Policy that provide coverage for Hospital, medical or surgical benefits, credit will be given for any portion of the Pre-existing Condition Limitation that was met under the previous plan to which this Policy is a successor.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution due to a felony conviction.

Virginia

Policy Form CDI10-VA

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will promptly refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Recurrent Disability caused by a Pre-Existing Condition will be treated as the same Disability.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums at the end of Your Grace Period; or b. the Policy Anniversary Date after You turn age 70; or c. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse as defined by this Policy except that, in the event of Your death, Your Eligible Spouse, if insured, will become the Primary Insured under this Policy.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover Insured's losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction; or c. attempted suicide while sane or insane or intentionally self-

inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. committing or attempting to commit a felony or from engaging in an illegal occupation; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. conditions specifically excluded by Amendment or Endorsement; or i. services for which no charge is normally made in the absence of insurance.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

West Virginia

Policy Form C-DI-11-WV

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Wisconsin

Policy Form C-DI-11

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 12 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed.

We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

Wyoming

Policy Form C-DI-11-WY

Thirty Day Right To Examine This Policy - If, for any reason, You decide not to keep this Policy, return it to Us within 30 days after You receive it. You may return it to Our Administrative Office or to the agent who sold it to You. We will treat the Policy as if it had never been issued. We will refund any Premium paid.

Pre-Existing Conditions - This Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for any loss that occurs during the first 12 months beginning on the date that person becomes an Insured under this Policy or Rider. Any Disability resulting from a Pre-Existing Condition will not be covered if it begins during the first 12 months after the Policy Effective Date. Refer to When a Recurrent Disability Becomes a New Disability section for a Recurrent Disability from a Pre-Existing Condition.

By Pre-Existing Conditions, We mean a condition for which a Physician prescribed, recommended or gave to the Insured during the 6 months before the Insured's Policy/Rider Effective Date: 1) treatment; or 2) medical advice; or 3) consultation; or 4) diagnosis or diagnostic tests; or 5) medication.

For any person who was age 65 and over when they become an Insured under this Policy, Pre-Existing Conditions shall mean only those conditions specifically excluded in any part of this contract or attached endorsement.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

Termination - This Policy will end on the earliest of: a. the date You fail to pay Premiums within Your Grace Period; or b. the date You die; or c. the Policy Anniversary Date after You turn age 70; or d. the date You notify Us in writing to end this Policy.

All coverage under this Policy and any attached Rider(s) will terminate when this Policy ceases to be in force.

Coverage for an Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse.

When an Insured Dependent's coverage ends, We will: a. refund any Premium accepted for the period the Insured is not eligible; and b. consider any claim that began before the insurance ended; and c. allow a conversion policy as set forth in the Conversion Privilege provision of this Policy.

Exclusions - Part 1 - This Policy (including any Rider(s) attached) does not cover losses sustained while caused by, contributed to or resulting from: a. being legally intoxicated as defined by State law where the loss occurred or being under the influence of any narcotic unless administered on the advice of a Physician; or b. alcoholism or drug addiction or Sickness or Injury from the use of alcohol and/or the use of drugs not prescribed by a Physician; or c. attempted suicide while sane or insane or intentionally self-inflicted Injury; or d. Mental or Nervous Disorders; or e. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces; or f. engaging in an illegal activity; or g. participation in any form of aviation other than as a fare-paying passenger in a fully licensed passenger carrying aircraft; or h. voluntary inhalation of gas; or i. mountaineering, sky diving, hang gliding or bungee jumping; or j. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or k. conditions specifically excluded by Amendment or Endorsement; or l. any Pre-Existing Conditions as defined in this Policy.

Part 2 - This Policy (including any Rider(s) attached) does not pay Benefits for: a. care that is primarily for: 1) rest; or 2) convalescence; or 3) rehabilitation; or b. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or c. Total or Partial Disability while You are outside of the United States, its possessions, or Canada; or d. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is: 1) due to an Injury; or 2) to restore normal bodily functions; or e. Total or Presumptive Disability that begins while not Employed. We will not pay Benefits for any period the Insured is incarcerated in any type of penal institution.

