

PAID Enhanced

Personal Accident Indemnity Delivery Enhanced

This Is An Accident Only Insurance Policy

Underwritten by ManhattanLife Insurance and Annuity Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

Table of Contents

Alabama	2
Alaska	2
Arkansas	3
Connecticut	3
Delaware	4
Georgia	5
Iowa	5
Illinois	6
Indiana	6
Kansas	7
Kentucky	8
Louisiana	8
Michigan	9
Mississippi	9
Missouri	10
Nebraska	11
Nevada	11
North Carolina	12
North Dakota	12
Ohio	13
Oklahoma	14
Pennsylvania	14
Texas	15
Tennessee	15
South Carolina	16
South Dakota	16
Virginia	17
Washington	17
West Virginia	18
Wisconsin	19

Alabama

Policy Forms AK7025, AK7024

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Alaska

Policy Forms AK7025AK, AK7024AK

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Insurance and Annuity Company's Administrative Office or to Your ManhattanLife Insurance and Annuity Company 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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 at least 45-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity.

Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) having cosmetic surgery or other elective procedures that are not Medically Necessary; 11) having dental treatment except as the result of an Injury; 12) having a hernia; 13) participating in or attempting to commit a felony; 14) being incarcerated in a penal institution or government detention facility; 15) driving any taxi for wage, compensation, or profit; 16) self-inflicting an Injury intentionally; or, 17) committing or attempting to commit suicide, while sane or insane.

Illegal Occupation: We shall not be liable for a loss to which a contributing cause was 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.

Intoxicants and Narcotics: We shall not be liable for a loss sustained or contracted in consequence of the insured being intoxicated or under the influence of a narcotic unless administered on the advice of their physician.

Arkansas

Policy Forms AK7025AR, AK7024AR

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Connecticut

Policy Forms AK7025CT, AK7024CT

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Insurance's Administrative Office or to Your ManhattanLife Insurance and Annuity Company 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) being intoxicated or under the influence of a narcotic, as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 11) having elective cosmetic surgery or other elective procedures that are not Medically Necessary; 12) having dental treatment except as the result of an Injury; 13) having a hernia; 14) participating in or attempting to commit a felony; 15) being incarcerated in a penal institution or government detention facility; 16) driving any taxi for wage, compensation, or profit; 17) engaging in an illegal activity or occupation; 18) self-inflicting an Injury intentionally; or, 19) committing or attempting to commit suicide, while sane or insane.

Delaware

Policy Forms AK7025DE, AK7024DE

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Georgia

Policy Forms AK7025GA, AK7024GA

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 60 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) being incarcerated in a penal institution or government detention facility; 16) driving any taxi for wage, compensation, or profit; 17) commission of or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation; 18) self-inflicting an Injury intentionally; or, 19) committing or attempting to commit suicide, while sane or insane.

Iowa

Policy Forms AK7025, AK7024

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including

the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Illinois

Policy Forms AK7025IL, AK7024IL

Ten-Day Free Look - You have the right to return the Policy to Us within 10 days after its delivery and to have the premium refunded if after examination of the Policy if You are not satisfied for any reason. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums. 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 180 days written notice before such change becomes effective.

Termination - Coverage will terminate at 12:01 a.m. local time at Your state of residence, and no Benefits will be payable under this Policy and the attached Riders, if any, on the earliest of the following: 1. the date this Policy lapses for nonpayment of premium subject to the Grace Period provision; 2. when You give Us a written request to terminate this Policy; 3. upon Your death; 4. attainment of age 70; 5. the date You establish residence in a foreign country or move to a state where We do not provide insurance under a policy with the same policy design as this Policy, We reserve the right to terminate this coverage; 6. the date We terminate or nonrenew all 24-hour accident expense limited benefit insurance Policies in the state in which this Policy was issued or the state in which You presently reside. We will give You 180 days advance notice, as required by state law, of the termination of Your coverage; or, 7. the Covered Person performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact under the terms of the coverage.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of Your Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce, judgment of dissolution or declaration of invalidity is entered by a Court or legal separation from You, the named Insured.

If coverage terminates due to Your death, Your Spouse will become the named Policyholder provided Your Spouse is a Covered Person under this Policy on the date of death.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) who has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, disease, bacterial infection, except infections which result from an accident injury, or infection which results from accidental, involuntary, or unintentional ingestion of a contaminated substance, or any other abnormal physical condition which is not caused by any injury; 3) being exposed to war or any act of war, declared or undeclared; 4) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 5) suffering from Mental or Nervous Disorders; 6) being addicted to drugs or suffering from alcoholism; 7) 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; 8) receiving Injuries caused from alcoholism, intoxication, and drug addiction as defined and determined by the laws of the state where the loss or cause of loss was incurred; 9) having cosmetic surgery or other elective procedures that are not medically necessary; 10) having dental treatment except as the result of an Injury; 11) having any type of hernia, as all types of hernias are excluded; 12) commission of or attempt to commit a felony or to which a contributing cause was the insured being engaged in an illegal occupation; 13) being incarcerated in a penal institution or government detention facility; 14) driving any taxi for wage, compensation, or profit; 15) self-inflicting an Injury intentionally; or, 16) committing or attempting to commit suicide, while sane or insane.

Indiana

Policy Forms AK7025IN, AK7024IN

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, unless taken on the advice of the insured's Physician; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Kansas

Policy Forms AK7025KS, AK7024KS

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Kentucky

Policy Forms AK7025KY, AK7024KY

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 31 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Louisiana

Policy Forms AK7025LA, AK7024LA

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 45 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6)

being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) being under the influence of an excitant, depressant, hallucinogen, narcotic, or intoxicant, unless administered on the advice of the Insured Person's Physician; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Michigan

Policy Forms AK7025MI, AK7024MI

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Limitation - ILLEGAL OCCUPATION OR CRIMINAL ACTIVITY: We are not liable for any loss to which a contributing cause was the Insured Person's commission of or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation 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.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) having cosmetic surgery or other elective procedures that are not medically necessary; 11) having dental treatment except as the result of an Injury; 12) having a hernia; 13) being incarcerated in a penal institution or government detention facility; or, 14) driving any taxi for wage, compensation, or profit.

Mississippi

Policy Forms AK7025MS, AK7024MS

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 75 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Missouri

Policy Forms AK7025MO, AK7024MO

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide while sane.

Nebraska

Policy Forms AK7025NE, AK7024NE

Ten-Day Free Look - If You are not satisfied with this Policy for any reason, You may return the Policy to ManhattanLife Insurance's Administrative Office or to Your ManhattanLife Insurance and Annuity Company sales agent within 10 days of Your receipt. As soon as You deliver or mail the Policy to Us, it will be deemed void from the beginning and the parties shall be in the same position as if no policy had been issued. We will refund Your premium payment when We receive the Policy back from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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 advance written notice, as required by Your state, 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting; 3) riding in or driving any motor-driven vehicle in an organized race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) having cosmetic surgery or other elective procedures that are not medically necessary; 10) having dental treatment except as the result of an Injury; 11) having a hernia; 12) driving any taxi for wage, compensation, or profit; 13) self-inflicting an Injury intentionally; or, 14) committing or attempting to commit suicide, while sane or insane.

Illegal Occupation: We shall not be liable for any loss to which a contributing cause was the Insured Person's commission of or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation.

Intoxicants and Narcotics: We shall not be liable for any loss sustained or contracted in consequence of the Insured Person being intoxicated or under the influence of any narcotic unless administered on the advice of the Insured Person's Physician.

Nevada

Policy Forms AK7025NV, AK7024NV

Ten-Day Free Look - You may cancel this Policy within 10 days of the date of Policy delivery. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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 60 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse or Domestic Partner will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's or Domestic Partner's death; 3. upon Spouse's or Domestic Partner's attainment of age 70; or, 4. on the next premium due date after the date of divorce, dissolution, or legal separation from You, the Primary Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4)

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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) commission of or attempt to commit a felony, or to which a contributing cause was the Insured Person being engaged in an illegal occupation; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) self-inflicting an Injury intentionally; or, 19) committing or attempting to commit suicide, while sane or insane.

North Carolina

Policy Forms AK7025NC, AK7024NC

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums. 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, and no more frequently than once in any twelve month period; 2) such change is in accordance with the laws and regulations of your state; and, 3) We give You 45 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition, but for ptomaine poisoning, which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared, except for acts of terrorism against the general population; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not medically necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

North Dakota

Policy Forms AK7025ND, AK7024ND

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, or parakiting; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) having cosmetic surgery or other elective procedures that are not medically necessary; 12) having dental treatment except as the result of an Injury; 13) having a hernia; 14) participating in or attempting to commit a felony; 15) being incarcerated in a penal institution or government detention facility; 16) driving any taxi for wage, compensation, or profit; 17) engaging in an illegal activity or occupation; 18) self-inflicting an Injury intentionally; or, 19) committing or attempting to commit suicide, while sane or insane.

Ohio

Policy Forms AK7025, AK7024

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Oklahoma

Policy Forms AK7025OK, AK7024OK

Ten-Day Free Look - If You are not satisfied for any reason, return the Policy to Us or Our agent within 10 days after You have received it. All premiums will be refunded, and Your coverage will be void from the Effective Date. If We do not return any premium or moneys paid within 30 days from the date of cancellation, We will pay interest on the proceeds.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 3) being exposed to war or any act of war (whether declared or undeclared), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntary or as required by an employer; 4) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 5) suffering from Mental or Nervous Disorders; 6) being addicted to drugs or suffering from alcoholism; 7) any loss sustained or contracted in consequence of the insured being under the influence of any narcotic unless administered on the advice of a physician; 8) having cosmetic surgery or other elective procedures that are not Medically Necessary; 9) having dental treatment except as the result of an Injury; 10) having a hernia; 11) participating in or attempting to commit a felony; 12) being incarcerated in a penal institution or government detention facility; 13) engaging in an illegal activity or occupation; 14) self-inflicting an Injury intentionally; or, 15) committing or attempting to commit suicide, while sane or insane.

Pennsylvania

Policy Forms AK7025PA, AK7024PA

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Guaranteed Renewable - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums on a class basis. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Your Spouse's death; 3. upon Your Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

If coverage terminates due to Your death, Your spouse will become the named Policyholder provided Your spouse is a Covered Person under this Policy on the date of death.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) serving on active duty in any of the armed forces of any nation, or losses sustained as a result of act of war whether

declared or undeclared; 7) suffering from Mental or Nervous Disorders; 8) being intoxicated, or under the influence of an any narcotic unless administered under the advice of a Physician; 9) having cosmetic surgery or other elective procedures that are not medically necessary; 10) having dental treatment except as the result of an Injury; 11) having a hernia except as the result of an Injury; 12) being incarcerated in a penal institution or government detention facility; 13) driving any taxi for wage, compensation, or profit; 14) commission of or attempt to commit a felony, or to which a contributing cause was the insured engaging in an illegal occupation; 15) self-inflicting an Injury intentionally; or, 16) committing or attempting to commit suicide, while sane or insane.

Texas

Policy Forms AK7025TX, AK7024TX

Ten-Day Free Look - If may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 31 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following, subject to the Conversion Privilege provision: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that 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 which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) being addicted to drugs or suffering from alcoholism; 9) 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; 10) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 11) having elective procedures; 12) having dental treatment except as the result of an Injury; 13) participating in or attempting to commit a felony; 14) being incarcerated in a penal institution or government detention facility; 15) driving any taxi for wage, compensation, or profit; 16) engaging in an illegal activity or occupation; 17) self-inflicting an Injury intentionally; or, 18) committing or attempting to commit suicide, while sane or insane.

Tennessee

Policy Forms AK7025TN, AK7024TN

Ten-Day Free Look - If may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

South Carolina

Policy Forms AK7025SC, AK7024SC

Ten-Day Free Look - If may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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 31-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) having cosmetic surgery or other elective procedures that are not Medically Necessary; 10) having dental treatment except as the result of an Injury; 11) having a hernia; 12) participating in or attempting to commit a felony; 13) being incarcerated in a penal institution or government detention facility; 14) driving any taxi for wage, compensation, or profit; 15) self-inflicting an Injury intentionally; or, 16) committing or attempting to commit suicide, while sane or insane.

South Dakota

Policy Forms AK7025SD, AK7024SD

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time-to-time. 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-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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 or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) bodily injury(s) that were sustained during the commission of a felony and while 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; 10) having cosmetic surgery or other elective procedures that are not medically necessary; 11) having dental treatment except as the result of an Injury; 12) having a hernia; 13) participating in or attempting to commit a felony; 14) being incarcerated in a penal institution or government detention facility; 15) driving any taxi for wage, compensation, or profit; 16) engaging in an illegal activity or occupation; 17) self-inflicting an Injury intentionally; or, 18) committing or attempting to commit suicide, while sane or insane.

Virginia

Policy Forms AK7025VA, AK7024VA

Ten-Day Free Look - RIGHT TO RETURN POLICY WITHIN 10 DAYS. If for any reason You are not satisfied with Your Policy, You may return this Policy to the Company within ten days of the date You received it, and the premium You paid will be promptly refunded. If for any reason You are not satisfied, You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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.

Renewal Provision - This Policy is guaranteed renewable to the age of 70. You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. If We do change premiums, We will 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 31 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: 1. when any premium due for this Policy is not paid by the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce from You, the named Insured.

If coverage terminates due to Your death, Your spouse will become the named Policyholder provided Your spouse is a Covered Person under this Policy on the date of death.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of any Insured Person(s): 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) who has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 3) being exposed to war or any act of war (whether declared or undeclared); 4) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 5) suffering from Mental or Emotional Disorders; 6) 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; 7) alcoholism or drug addiction; 8) having cosmetic surgery or other elective procedures that are not medically necessary; 9) having dental treatment except as the result of an Injury; 10) participating in a felony, riot or insurrection; 11) engaging in an illegal occupation; 12) self-inflicting an Injury intentionally; or, 13) committing or attempting to commit suicide, while sane or insane.

Washington

Policy Forms AK7025WA, AK7024WA

Ten-Day Free Look - If, after examination of this Policy, You are not satisfied with this Policy for any reason, You may return it to Us at Our Administrative Office or Our insurance producer within 10 days of its delivery to You to have the premium paid refunded. An additional ten percent penalty will be added to any premium refund due which is not paid within 30 days of return of the Policy to Us. Immediately upon returning the Policy to Us, this Policy will be deemed void from the beginning, and the parties shall be in the same position as if no policy had been issued.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums, but We will not change the premiums more than once in a 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 45-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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce, termination, invalidation, or dissolution from You, the named Insured.

If coverage terminates due to Your death, Your spouse will become the named Policyholder provided Your spouse is a Insured Person under this Policy on the date of death.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) aviation (this exclusion does not apply to fare-paying passenger on a common carrier airplane, operating on a regularly scheduled basis) ; 2) war or any act of war, declared or undeclared; 3) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 4) suffering from Mental or Nervous Disorders; 5) being addicted to drugs or alcoholism; 6) having cosmetic surgery (except for reconstructive surgery when such surgery is incidental to a Covered Accident); 7) having dental treatment except as the result of an injury; 8) participating in a felony, riot or insurrection; 9) intentionally self-inflicting an injury; 10) receiving services from the Insured Person's Immediate Family; or, 11) suicide, while sane or insane or attempted suicide.

West Virginia

Policy Forms AK7025, AK7024

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

Wisconsin

Policy Forms AK7025, AK7024

Ten-Day Free Look - You may cancel this Policy within 10 days of receiving it. Return the Policy to ManhattanLife Assurance's 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 from You.

Renewal Provision - You have the right to renew this Policy until age 70 if You pay the correct premium when due or within the Grace Period. If premiums are paid on time, We cannot (prior to age 70) cancel this Policy or place any restrictive rider on it. We reserve the right to change premiums from time to time. 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 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: 1. when any premium due for this Policy is not paid before the end of the Grace Period; 2. when You give Us a written request to do so; 3. when You establish residence in a foreign country; 4. upon Your death; or, 5. attainment of age 70.

Coverage of a Dependent Child will terminate when this Policy terminates, or when any such child no longer meets the definition of Dependent Child.

Coverage of a Spouse will terminate on the earliest of the following: 1. when this Policy terminates; 2. upon Spouse's death; 3. upon Spouse's attainment of age 70; or, 4. on the next premium due date after the date of divorce or legal separation from You, the named Insured.

It is Your responsibility to notify Us of an Insured's loss of eligibility of coverage. Our acceptance of premium for such person whose coverage has terminated will not extend coverage for such persons. Our only liability will be to return the premium for the period the person is not covered.

Exclusions - We will not pay benefits for losses that are caused by or are the result of the Insured Person: 1) operating, learning to operate, or

serving as a crew member of any aircraft; 2) engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, or any similar activities; 3) riding in or driving any motor-driven vehicle in a race, stunt show, or speed test; 4) 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) that has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease, or any other abnormal physical condition which is not caused by any injury; 6) being exposed to war or any act of war, declared or undeclared; 7) actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve; 8) suffering from Mental or Nervous Disorders; 9) being addicted to drugs or suffering from alcoholism; 10) 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; 11) receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred; 12) having cosmetic surgery or other elective procedures that are not Medically Necessary; 13) having dental treatment except as the result of an Injury; 14) having a hernia; 15) participating in or attempting to commit a felony; 16) being incarcerated in a penal institution or government detention facility; 17) driving any taxi for wage, compensation, or profit; 18) engaging in an illegal activity or occupation; 19) self-inflicting an Injury intentionally; or, 20) committing or attempting to commit suicide, while sane or insane.

