

GENERIC

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

LIMITATIONS/EXCLUSIONS (What is not Covered and Pre-Existing Conditions)

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- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

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- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane, or attempted suicide;
- intentionally self-inflicted Injury while sane;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom; or
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound).

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- [is not Totally Disabled; and]
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- insurance under the policy terminates; and
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- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an Felonious activity
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Alcohol Intoxication;
- the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 as now or hereafter amended, unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- death as a result of accidental bodily injury or injuries sustained, independent of disease or bodily infirmity or any other cause which has occurred while the insurance is in force
- re-injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

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[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

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 - any act of war whether or not declared;
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 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - Intoxication;
 - The voluntary use of illegal drugs, the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions, and intentional misuse of prescription drugs (This does not exclude a loss brought about by the use of drugs prescribed by and used as ordered by a Doctor);
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
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- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
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 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
 - re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

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- temporary layoff;
- suspension of business operations; or
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BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

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 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - Intoxication;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
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- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
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Insurance is provided under the terms and conditions of this Policy.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [65-70].]
- [is not Totally Disabled; and]
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- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
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BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

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- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law;
- in no way does this alter or replace the Employer/Policyholder obligations under the Worker's Compensation Law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- aviation, except flight in a regularly scheduled passenger aircraft;
- alcoholism ;
- drug addiction ;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- participating in or practicing for any professional competitive athletic contest in which any compensation is received;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- any infection, disease, allergic reaction, muscle strain due to athletic or physical activity or any other abnormal physical condition which is not caused by an injury.

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 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - Intoxication as defined in the state where the accident occurred;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
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- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
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 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - all types of hernias, carpal tunnel syndrome, inguinal, ventral, femoral, umbilical, epigastric, hiatal and congenital, or any complication therefrom;
 - any bacterial infections, except infections which result from an accidental injury, or infection which result from accidental, involuntary or unintentional ingestion of a contaminated substance; or
 - re-Injury of an existing Injury for which benefits have already been paid.

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No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70-75];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- Benefits will not be provided for services or injuries or diseases related to your job to the extent you are covered or are required to be covered by the Workers' Compensation law. If you enter into a settlement giving up your right to recover future medical benefits under a Workers' Compensation law, the policy will not pay those medical benefits that would have been payable in absence of that settlement;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Upon termination of the policy, portability will also come to an end.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;

- Injury occurring prior to the Employee's start date of insurance;
- aviation, except flight in a regularly scheduled passenger aircraft;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound and bacterial exposure to terrorist attacks);
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70-75].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- aviation, except flight in a regularly scheduled passenger aircraft;
- Intoxicated operation of a motor vehicle
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas while operating a vehicle
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-injury of an existing injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

ILLEGAL OCCUPATION OR CRIMINAL ACTIVITY: The insurer is not liable for any 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's being engaged in an illegal occupation or other willful criminal activity.

As used in this section:

(a) "Willful criminal activity" includes, but is not limited to, any of the following:

(i) Operating a vehicle while intoxicated in violation of section 625 of the Michigan vehicle code, 1949 PA 300, MCL 257.625, or similar law in a jurisdiction outside of this state.

(ii) Operating a methamphetamine laboratory. As used in this subdivision, "methamphetamine laboratory" means that term as defined in section 1 of 2006 PA 255, MCL 333.26371.

(b) "Willful criminal activity" does not include a civil infraction or other activity that does not rise to the level of a misdemeanor or felony."

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- is less than Age [70];]
- is not Totally Disabled; and]

- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons. **Portability Insurance**

The benefits, terms and conditions of the portability insurance will be the same as those provided under the Policy when the insurance terminated. Portability insurance may include any Eligible Dependents who were covered under the Policy. Any change made to the Policy after a person is covered under this Portability Privilege will not apply to that person unless it is required by law.

Portability coverage will be effective on the day after insurance under the Policy is terminated, when the first Premium for portability insurance is paid.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons. **Portability Insurance**

The benefits, terms and conditions of the portability insurance will be the same as those provided under the Policy when the insurance terminated. Portability insurance may include any Eligible Dependents who were covered under the Policy. Any change made to the Policy after a person is covered under this Portability Privilege will not apply to that person unless it is required by law.

Portability coverage will be effective on the day after insurance under the Policy is terminated, when the first Premium for portability insurance is paid.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide, while sane or attempted suicide;
 - intentionally self-inflicted Injury while sane;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - Intoxication;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
 - re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

Benefits are limited to [1-12] Accidents per year.

Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]

- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage. Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
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You are not eligible for Portability while absent from work due to:

- temporary layoff;
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BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

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No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - Driving a motor vehicle while intoxicated;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - Illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and

- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

NC

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or worker's compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war does not include Acts of Terrorism, while the Policyholder is insured;
- participation in an active riot, or insurrection;
- Injury sustained while on full - time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro - rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or more than the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re - Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non - payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder - approved leave of absence for non - medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide, while sane or insane, or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal occupation;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
 - re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide, while sane or insane, or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - engaging in an illegal occupation;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - a consequence of the covered person's intoxication or being under the influence of any narcotic unless administered or consumed on the advice of a physician.;
 - **commission of or attempt to commit a felony;**
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and

- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide, while sane or insane, or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
 - We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
 - a request is made for that purpose.
- No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

OH

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability will come to an end with the termination of the Policy.

Insurance is provided under the terms and conditions of this Policy.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

OR

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal occupation;
- aviation, except flight in a regularly scheduled passenger aircraft;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70-75];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
 - suicide, while sane or insane, or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - being intoxicated in accordance with the laws of his or her state of residence;
 - Intoxication;
 - the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
 - participation in a felony;
 - dental care or treatment unless caused by Injury to natural teeth;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
 - driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom;
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
 - re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70].]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition paid by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions paid by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition paid by a Workers' Compensation or occupational disease law;
 - suicide, while sane or insane, or attempted suicide;
 - intentionally self-inflicted Injury;
 - any act of war whether or not declared;
 - participation in a riot, or insurrection;
 - Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
 - Injury occurring prior to the Employee's start date of insurance;
 - Injury while engaged in an illegal activity;
 - aviation, except flight in a regularly scheduled passenger aircraft;
 - committing a felony;
 - dental care or treatment unless needed due to Injury;
 - all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
 - Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
 - driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
 - services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
 - participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
 - hernia, carpal tunnel syndrome or any complication therefrom; or
 - any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound).

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a member of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide or attempted suicide, while sane;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Upon termination of the Policy, Portability will also come to an end.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70-75];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid
- No Modalities, No Physical Therapy, or Surgery performed by a Chiropractor.
- No treatment of the musculoskeletal system.
- No spine manipulation treatment, or spinal joint misalignments.
- All treatment of alternative medicines of any kind that employs an array of pseudoscientific practices branded as "natural", "non-invasive", and as promoting "self-healing".

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY

Portability allows an Insured to continue the benefits shown on the Schedule of Benefits under certain conditions when insurance under this Policy would otherwise terminate.

Insurance is provided under the terms and conditions of this Policy. However, when ported insurance continues after this Policy terminates, each Insured is a person of a group of insured persons.

When Portability is Available

An Insured is eligible for portability insurance if he or she:

- [is less than Age [70];]
- [is not Totally Disabled; and]
- is no longer Actively At Work as an Employee.

The Policy must be in force on the date that You port coverage.

Such insurance will not be available for a Covered Person, unless:

- insurance under the policy terminates; and
- We receive written request and payment for the first Premium for the portability insurance not later than 63 days after such termination; and
- a request is made for that purpose.

No portability insurance will be provided for any person if insurance under the Policy terminated due to non-payment of Premium.

You are not eligible for Portability while absent from work due to:

- temporary layoff;
- suspension of business operations; or
- Policyholder-approved leave of absence for non-medical reasons.

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BENEFIT CONDITIONS, LIMITATIONS AND EXCLUSIONS

[When the optional On the Job Insurance Benefit is provided:

- the first Limitation and Exclusion listed below for loss caused or contributed to by "any condition covered by a Workers' Compensation or occupational disease law" is deleted; and
- the definition of Accident is expanded to include conditions covered by Workers' Compensation or occupational disease law.]

No Benefits of the Policy are payable when a Covered Person's loss is caused or contributed to by:

- any condition covered by a Workers' Compensation or occupational disease law;
- suicide, while sane or insane, or attempted suicide;
- intentionally self-inflicted Injury;
- any act of war whether or not declared;
- participation in a riot, or insurrection;
- Injury sustained while on full-time active duty (other than for two (2) months or less training) in any military, naval or air force. When the Employee gives Us written notice, any unearned Premium will be refunded pro-rata for any period not covered by the Policy due to this exclusion;
- Injury occurring prior to the Employee's start date of insurance;
- Injury while engaged in an illegal activity;
- aviation, except flight in a regularly scheduled passenger aircraft;
- being intoxicated in accordance with the laws of his or her state of residence;
- Intoxication;
- the voluntary taking of any sedative, drug, alcohol, poison or inhalation of any gas unless taken as prescribed or administered by a Doctor;
- participation in a felony;
- dental care or treatment unless caused by Injury to natural teeth;
- all Sicknesses including pregnancy, illness, mental illness or emotional disorders, bodily infirmity, rest cure, convalescent care or rehabilitation. Complications of Pregnancy that are the result of accidental Injury are covered;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, rock climbing, ballooning or scuba diving;
- driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- services received in an Emergency Room, unless required because of Emergency Treatment;
- driving or operating a motorized vehicle without a valid drivers' license or in excess of the legal speed limit;
- participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- hernia, carpal tunnel syndrome or any complication therefrom;
- any bacterial infection (except pyogenic infections which shall occur with and through an accidental cut or wound); or
- re-Injury of an existing Injury for which benefits have already been paid.

No Benefits of this Policy will be paid for loss that takes place outside of the United States.

[Benefits are limited to [1-12] Accidents per year.]

[Benefits for Emergency Treatment received in an Emergency Room are limited to [1-5] Accidents per Covered Person per year.]

PORTABILITY NOT INCLUDED