



Critical Illness Program Limitations & Exclusions



Covered Benefit

- A one time lump sum benefit paid upon diagnosis of an Insured Condition (other than Coronary Artery Bypass Surgery), provided such diagnosis occurs while this policy is in effect; or
- A one time lump sum benefit paid if the Insured undergoes Coronary Artery Bypass Surgery, provided such surgery occurs while this policy is in effect.

Benefit Amount

The amount indicated on Your Policy Schedule as the Benefit Amount.

This Benefit for the Insured, if age 65 or older, is 50% of the amount which would otherwise be payable calculated in accordance with this policy and Your Policy Schedule.

Specific Conditions and Limitations

We do not pay more than one such benefit per Insured regardless of the number of Insured Conditions that person may suffer.

30 Day Survival

The Insured must survive for a period of 30 days after diagnosis of an Insured Condition (other than Coronary Artery Bypass Surgery), or for a period of 30 days after undergoing Coronary Artery Bypass Surgery or we do not pay the Benefit Amount.

90 Day Cancer Exclusion

We do not pay the Benefit Amount for Cancer if the diagnosis or any manifestation of Cancer occurs within 90 days after the Effective Date of Coverage or any reinstatement of coverage.

In the event of any such diagnosis this policy will remain in force with respect to such Insured but Cancer will no longer be considered an Insured Condition, for such Insured, except for a subsequent diagnosis of an entirely unrelated Cancer.

Limitations & Exclusions

This policy does not provide coverage and no benefit payment shall be paid for Insured Conditions caused directly or indirectly by or resulting from any of the following:

1. intentionally self-inflicted injury, suicide or any attempt thereat, while sane or insane;
2. declared or undeclared war or any act thereof;
3. for injury or sickness, other than one of the Insured Conditions, even though such injury or sickness may have been complicated by one of the Insured Conditions;
4. a complication of Human Immunodeficiency Virus (HIV) infection or any variance thereof including AIDS and AIDS Related Complex;
5. the use, existence or escape of nuclear weapons, material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or waste from the combustion of nuclear fuel;
6. the commission or attempted commission by the Insured of any act which if adjudicated by a court would be an illegal act under the laws of the jurisdiction where the act was committed; or
7. misuse of medication or the abuse of drugs or intoxicants.

Termination by You

You may terminate this policy by giving written notice to Us at Our address shown on page one. The effective date of termination by You shall be on the first day of the month following the month in which Your notice is received by Us.

Automatic Termination

Your coverage under this policy shall automatically terminate immediately on the earliest of:

- the Premium Due Date following Your 70th birthday; or
- For an Insured on the date we pay the Benefit Amount for an Insured Condition suffered by such Insured; or
- the next Premium Due Date after the date we receive Your request to cancel this coverage; or
- The date the required premium is not paid when due after expiry of the Grace Period.