

### **What exclusions apply to the benefits payable?**

In addition to the exclusions stated in the Covered Conditions section of this Certificate, We will not pay any benefit that is caused by, contributed to in any way, or resulting from any Critical Illness condition Diagnosed outside the United States or Canada without confirmation of the Diagnosis by the type of Specialist Physician specified for each of the Covered Conditions in Section 7 who practices in the United States or Canada.

We will not pay a benefit for any Critical Illness that is due to or results from:

- services or Treatment not included in the Benefit Highlights;
- services or Treatment for which an Insured is not charged, unless there is no charge because the facility is a United States government facility;
- Treatment or complications of Treatment not related to a Critical Illness;
- an autologous bone marrow transplant, one in which Your own bone marrow is used;
- intentionally self-inflicted injuries;
- elective plastic or cosmetic surgery;
- active military duty;
- war or any act of war (this does not include acts of terrorism);
- Your active Participation in a Riot, Rebellion or Insurrection;
- committing or attempting to commit an assault, felony or other criminal act;
- Your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury;
- committing or attempting to commit suicide, whether sane or insane;
- incarceration in a penal institution of any kind;
- being legally Intoxicated or under the influence of any narcotic unless taken on the advice of a Physician and taken as prescribed; or
- improper or illegal use of inhalants or huffing.

### **What limitations apply to the benefits payable?**

In addition to the limitations stated in the Covered Conditions section of this Certificate, We will not pay any benefit for any Critical Illness that is Diagnosed in the first 12 months following the effective date of any Insured's insurance and results from a Pre-Existing Condition.

This provision does not apply on the effective date of the Policy for any amount of Critical Illness insurance for which You, Your Spouse or Dependent Child were insured under the Employer's Prior Policy of insurance on the day before the effective date of the Policy.

**Pre-Existing Condition** means during the 12 months prior to any Insured's effective date of insurance or the effective date of an increase in any Insured's amount of insurance, any condition for which any Insured:

- sought medical Treatment, consultation, advice, care or services, including diagnostic measures for the condition, or symptoms related to the condition, regardless of whether the condition was Diagnosed or suspected at that time;
- took prescribed drugs or medicines for the condition; or
- had symptoms for which an ordinarily prudent person would have consulted a health care provider for Diagnosis, care or Treatment.

When newborn children, newly placed foster children or newly adopted children are added to Your Dependent Children Insurance within 31 days of the birth, placement or adoption, the Pre-Existing Condition limitation does not apply.