

**HUMANA ACCIDENT – GROUP (ACCIDENT PLUS)
POLICY # 7006/8006
REGULATORY AND TECHNICAL INFORMATION GUIDE***

Limitations and Exclusions

When the optional On-the-Job Coverage Benefit is purchased:

- 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 Date of Certificate;
- Voluntary inhalation of gas or fumes or asphyxiation therefrom;
- Voluntary taking of poison;
- 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;
- Alcoholism;
- Being under the influence of any narcotic, drug or sedative unless administered and used in accordance with the instructions of a Physician;
- 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 practicing for or being part of organized or competitive football;
- Injury while practicing for or participating in competitive rodeo;
- Injury while sky diving, hang gliding, parachuting, or scuba diving;

The Accident Plus product is underwritten by Kanawha Insurance Company.

*The Regulatory and Technical Information Guide only lists the major limitations and exclusions of the plan. Limitations and exclusions may vary by state. If there is any conflict between the Policy and this Regulatory and Technical Information, the Policy controls.

- Driving in any race or speed test or while testing an automobile or vehicle on any racetrack or speedway;
- 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).

If the Employee is Totally Disabled as a result of a sprained, strained or lame back, or any intervertebral disc conditions:

- Premiums will not be waived under the Total Disability Waiver of Premium Benefit; and
- The Optional Total Disability Benefit, if provided by the Policy and this Certificate, will be payable for an aggregate maximum of three (3) months in connection with any one Accident.

Accidental death, dismemberment or loss of sight must:

- Result directly from accidental bodily Injury and independently of disease or bodily infirmity or any other cause; and
- Occur within 90 days from the date of such Injury and;
- Occur while the Policy and the Employee's Certificate are in force.

For Accidental Death and Dismemberment, We will provide the Benefit for the larger or largest such loss if an Accident results in two (2) or more losses covered by this Benefit.

If the optional Fracture and Dislocation Benefit is purchased and any one Accident causes two (2) or more Fractures and/or Dislocations, We will pay 150% of the larger or largest Benefits applicable to the Injuries sustained.

The Policy does not provide the:

- Accident Medical Expense Benefits;
- Ambulance Benefits;
- Hospital Indemnity Benefit; or
- Optional Intensive Care Unit Benefit;

For services rendered or charges incurred outside of the United States, its territories or Canada.

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