

**HUMANA CANCER LUMP SUM (CASH CANCER PLUS)  
POLICY # 70160  
REGULATORY AND TECHNICAL INFORMATION GUIDE\***

**Limitations and Exclusions**

This Policy provides Benefits only for First Diagnosis of internal Cancer or malignant melanoma. This Policy does not cover any other disease or sickness or incapacity or injury.

No Benefit is payable for the diagnosis of skin Cancer other than malignant melanoma.

Cancer First Diagnosed during the Waiting Period will not be a covered condition. Cancer will not be a covered condition when any advice, treatment, or clinical diagnosis received within the Waiting Period leads to a diagnosis of Cancer. Cancer will not be a covered condition if tissue extracted during the Waiting Period leads to a diagnosis of Cancer. If Cancer is diagnosed during the Waiting Period, We will cancel the affected Insured Person's coverage and refund premiums for him or her. If Cancer is diagnosed during the Waiting Period, You have the option to cancel all coverage under this Policy and receive a refund of premiums paid for all Insured Persons.

There is no Waiting Period for Newborn Children or Newly Adopted Children.

**Pre-Existing Conditions Limitations**

This Policy does not cover Pre-existing Conditions for 24 months after the Date of Policy with respect to persons named in the Application for Insurance.

This Policy does not cover Pre-existing Conditions for 24 months after the effective date of coverage with respect to any Insured Person added after the Date of Policy.

Pre-existing Condition Limitations do not apply to Newborn Children or to Newly Adopted Children.

The Cash Cancer Plus product is underwritten by Kanawha Insurance Company- a member of the Humana family of companies.

\*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.