

Accident Regulatory and Technical Information Guide

Accident 2012
(Group)



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Accident 2012

Policy # 8016

Regulatory and Technical Information Guide*

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 for Emergency Treatment received in an Emergency Room are limited to 3 Accidents per Covered Person per year

The Accident 2012 product is underwritten by Kanawha Insurance Company, a member of the Humana family of companies, Humana Insurance Company or Humana Insurance Company of New York.

*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.