

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

www.hminsurancegroup.com

Accident

Exclusions & Limitations

EXCLUSIONS

We will not pay benefits for loss contributed to, caused by or resulting from the following, unless specifically provided elsewhere in this Policy:

- Loss due to sickness or any benefit for a diagnosis caused or contributed to by a sickness, except as described in Health Screening Benefits;
- Rest care or custodial care and any associated transportation;
- Dental, eye or hearing care other than those resulting from a Covered Accident;
- Loss due to suicide or any attempt or threat to commit suicide, while sane or insane, or any intentionally self-inflicted injury;
- Loss due to an Injury while participating in a riot, civil commotion, civil disobedience, insurrection or unlawful assembly, unless a loss that occurs while a Covered Person is acting in a lawful manner within the scope of authority;
- Loss due to an Injury while committing, attempting to commit or taking part in a felony or assault;
- Loss due to an Injury while participating in a contest of speed in power-driven vehicles or a self-propelled conveyance, parachuting, parasailing, bungee jumping, mountain climbing, spelunking, hang gliding, operating an all-terrain vehicle (ATV or dirt bike), SCUBA diving, white water rafting or mountain biking;
- Loss for Injury while participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- Loss occurring during air travel, except:
 - as a fare-paying passenger on a commercial airline on a regularly scheduled route;
 - on a charter flight operated by a scheduled airline; or
 - as a passenger for transportation only and not as a pilot or crew member;
- Loss due to the Covered Person being legally intoxicated as determined according to the laws of the United States of America;
- Loss due to an Injury resulting from the use of a controlled substance or misuse of legal or illegal drugs by a Covered Person that is not provided by or at the direction of a Physician or Doctor;
- Loss due to an act of war, whether declared or undeclared, or while performing police duty as a member of any military

or naval organization. This exclusion includes an Injury occurring or contracted while in the service of any military, naval or air force of any country engaged in war (the Company will refund the pro rata unearned premium for any such period the Covered Person is not covered);

- Loss due to an Injury arising out of and in the course of any occupation for compensation, wage or profit or expenses that are payable under Workers' Compensation, Occupational Disease or similar law, whether or not application for such benefits has been made; *
- Loss due to an Injury while driving any taxi or long-distance or other commercial vehicle in the course of any occupation for compensation, wage or profit or expenses which are payable under Workers' Compensation, Occupational Disease or similar law, whether or not application for such benefits has been made; *
- Loss due to an Injury during a period of time that insurance for a Covered Person is not in force;
- Loss due to an Injury after this Policy has terminated;
- Loss due to an Injury not provided by or at the direction of a Physician or Doctor or is inconsistent with standards of medical practice for the applicable condition;
- Treatment rendered by any person who is:
 - employed or retained by the Policyholder;
 - living in the Covered Person's household;
 - a Parent, Sibling, Spouse, Domestic Partner or child of a Employee or of his Spouse; or
 - a Covered Person treating himself.

**Does not apply to 24-hour coverage.*

LIMITATIONS

This plan contains an eligibility waiting period during which no benefits are payable for any Employee, Spouse or Dependent Children until the Eligibility Waiting Period shown in the Schedule of Benefits has been completed.

The above Exclusions and Limitations are HM Life Insurance Company's standard exceptions. State-specific variations apply. For a list of Exclusions for a particular state, contact your HM Worksite Sales Specialist.

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HM-ACC 308 or similar. This coverage may not be available in all states and is subject to all applicable state and federal laws.