

Disability Income

Exclusions

EXCLUSIONS

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

- Suicide or any attempt or threat to commit suicide, while sane or insane, or any intentionally self-inflicted injury;
- An Injury or Sickness 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;
- An Injury or Sickness while committing, attempting to commit or taking part in a felony or assault; or engagement in any illegal occupation;
- 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 or operating an all-terrain vehicle (ATV or dirt bike);
- An Injury or Sickness while participating in or practicing for any professional or semi-professional sport for which the Covered Person receives compensation;
 - 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;
- Due to the Covered Person being legally intoxicated as determined according to the laws of the United States of America;
- Due to an Injury or Sickness 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;
- 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);
- Due to an Injury or Sickness 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;
- Due to an Injury while driving any taxi, long-distance or other commercial vehicle 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;
- Due to an Injury or Sickness during a period of time that insurance for a Covered Person is not in force;
- Due to an Injury or Sickness after this Policy has terminated;
- Due to an Injury or Sickness not provided by or at the direction of a Physician or Doctor or that is inconsistent with standards of medical practice for the applicable condition;
- 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 Covered Employee or of his Spouse; or
 - a Covered Person treating himself;
- An Injury or Sickness for which a Covered Person is eligible to receive benefits under any sick leave (sick days) plan;
- Due to an Injury or Sickness resulting from the voluntary inhalation of gas;
- Dental examinations or dental care other than expenses resulting from an accident;
- Cosmetic surgery or care, treatment solely for cosmetic purposes or complication thereof. This exclusion does not apply to:
 - cosmetic surgery resulting from an accident, if initial treatment of the Covered Person is begun within 12 months of the date of an Injury;
 - reconstruction incidental to or following surgery resulting from a covered Injury or Illness or from trauma, infection or other diseases of the involved part;
 - with respect to a mastectomy:
 - all stages of reconstruction of the breast on which the mastectomy has been performed;
 - surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - treatment of physical complications for all stages of the mastectomy, including lymphedema; or
- Mental or emotional disorders without demonstrable organic disease or Organic Mental Disorder.

The above Exclusions 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.