

HM WORKSITE ADVANTAGE

SOLUTIONS THAT PROVIDE OPTIONS AND FLEXIBILITY



800.328.5433

www.hminsurancegroup.com

Term Life

Exclusions

TERM LIFE SUICIDE EXCLUSION

No payment will be made for a death caused or contributed to by suicide or any other intentionally self-inflicted injury, while sane or insane, until you have been covered for 25 consecutive months.

ACCIDENTAL DEATH AND DISMEMBERMENT EXCLUSIONS

Even though a loss results from accidental bodily injuries, no payment will be made if either the accidental bodily injuries or the loss is caused or contributed to by any of the following:

- Insurrections, war or act of war; war means declared or undeclared war, whether civil or international and any substantial armed conflict with organized forces of a military nature;
- Suicide or any other intentionally self-inflicted injury, while sane or insane;
- Committing or attempting to commit an assault or a felony or a Covered Person's active participation in a violent disorder or riot; active Participation does not include being at the scene of a violent disorder or riot in the performance of or a Covered Person's official duties;
- The voluntary use or consumption of any poison, chemical compound or drug (including, but not limited to, prescribed medications), unless used or consumed in accordance with the directions of a physician;
- Any sickness or pregnancy existing at the time of the accident;
- Heart attack or stroke;
- Medical or surgical treatment;
- Travel or flight in or descent from any kind of aircraft, as a pilot or crew member;
- Flight in or descent from a glider or hang glider;
- Travel or flight in or descent from any kind of aircraft, except as a passenger on a commercial passenger flight or on a Military Air Transport passenger flight.

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-TL 308 or similar. This coverage may not be available in all states and is subject to all applicable state and federal laws.