

LIMITATIONS WHICH APPLY TO LONG TERM DISABILITY COVERAGE

Long Term Disability Coverage does not cover any disability that:

- ❖ Is due to intentionally self-inflicted injury (while sane or insane).
- ❖ Starts during the first 12 months of your current Long Term Disability Coverage, if it is caused or contributed to by a “preexisting condition”. A disease or injury is a preexisting condition if, during the 3 months before the date you last became covered:
 - It was diagnosed or treated; or
 - Services were received for the disease or injury; or
 - You took drugs or medicines prescribed or recommended by a physician for that condition.
- ❖ Results from your committing, or attempting to commit, an assault, battery, or felony.
- ❖ Is due to war or any act of war (declared or not declared).
- ❖ Is due to: insurrection; rebellion; or taking part in a riot or civil commotion.
- ❖ On any day during a period of disability that a person is confined in a penal or correctional institution for conviction of a criminal or other public offense:
 - The person will not be deemed to be disabled; and
 - No benefits will be payable.