

# Limitations & Exclusions

## Group Accident and Sickness Limited Benefit Cash Insurance

THIS IS A LIMITED BENEFIT ACCIDENT & SICKNESS LIMITED BENEFIT CASH ONLY COVERAGE. READ THE CERTIFICATE CAREFULLY.

This insurance does not apply to:

1. Any Accident caused by or resulting from, directly or indirectly, a Covered Person's participation in scuba diving to depths of more than 130 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; or caving.
2. Any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person's commission or attempted commission of a felony or being engaged in an illegal occupation. (Does not apply for Plan 2 - CA & NV residents).
3. Any Accident or Sickness caused by or resulting from, directly or indirectly any occurrence while the Covered Person is incarcerated.
4. Alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.
5. Any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person being under the influence of any narcotic or other controlled substance at the time of the loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician. (Does not apply for Plan 2 - CA & NV Residents.)
6. Sickness caused by or resulting from a Covered Person's Pre-Existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy. Pre-Existing Condition means an Accident or Sickness for which, in the 6 months before the Covered Person becomes insured under the policy, medical advice, treatment or care was sought by a Covered Person, or was recommended by, prescribed by or received from a Physician.
7. Normal pregnancy. Complications of Pregnancy are covered as any other Sickness.
8. Pregnancy of a Dependent Child, unless required by law.
9. Any Accident caused by or resulting from, directly or indirectly, the Covered Person participating in any professional sporting activity for which the Covered Person received a salary or prize money.
10. Any rest care or custodial care or treatment for any Accident or Sickness.
11. Any Accident caused by or resulting from, directly or indirectly, the Covered Person being engaged in or participating in a motorized vehicular race or speed contest.
12. Any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in military service with the armed forces of any country or established international authority.
13. No benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.
14. Voluntary abortion, except with respect to You or Your covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.
15. Any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss or an Insured Person's active participation in an insurrection, rebellion or revolution.
16. Routine newborn or well baby care, including routine nursery charges.
17. Accident or Sickness arising out of and in the course of any occupation for compensation, wage or profit or which are payable under Occupational Disease Law, Workers Compensation or similar law, whether or not application for such benefits have been made.

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including but not limited to the payment of claims.

Group Policy No: 9908-17-48 issued to the United Business Association. Coverage becomes effective on the dates provided in your membership material. Chubb Accident & Health, 202 Halls Mill Road, Whitehouse Station, NJ 08889.