

Assurity at Work - Accident Expense +

EXCLUSIONS

We will not pay benefits for losses that are caused by or are the result of any Insured Person(s):

- operating, learning to operate, or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting or any similar activities;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- who has any sickness or condition caused by a sickness independent of the Covered Accident, including physical or mental infirmity. Sickness means any illness, infection, disease or any other abnormal physical condition which is not caused by any Injury;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve;
- suffering from mental or nervous disorders;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- receiving Injuries caused directly or indirectly while under the influence of a controlled substance or by intoxication as defined by the laws and jurisdiction of the demographical area in which the loss or cause of loss was incurred;
- who is a Dependent Child and who receives Injuries during birth;
- having cosmetic surgery or other elective procedures that are not medically necessary;
- having dental treatment except as the result of an Injury;
- having a hernia;
- participating in or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal activity or occupation;
- self-inflicting an Injury intentionally;
- committing or attempting to commit suicide, while sane or insane; or
- traveling outside the United States, except for those Injuries that require emergency care in a Hospital.

RENEWABILITY

This policy is guaranteed renewable for life. That means as long as You pay premiums when due, We cannot cancel or change Your policy.

PREMIUMS

We reserve the right to change the premium rates. If We do this, We can only do it for all Policies in Your class. You will be given 31 days notice by mail prior to any premium change.