

Assurity at Work

LIMITATIONS AND EXCLUSIONS – AAW-D112 (accident on or off the job) with AAW-DR 220 (total disability sickness rider) and AAW-D113 (accident off the job only) with AAW-DR 220NO (total disability sickness rider)

LIMITATIONS

Preexisting Conditions – Base Policy

If your policy is issued pursuant to our guarantee to issue program, benefits for preexisting conditions disclosed on your application will be paid if the covered injury or sickness resulting from the disclosed condition is incurred at least twelve months (six months in NM) after the issue date. Benefits for non-disclosed preexisting conditions will be paid if the injury or sickness resulting from the non-disclosed condition is incurred at least 24 months after the issue date.

If your policy is not issued pursuant to our guarantee to issue program, benefits will not be paid for any loss resulting from a preexisting condition unless the loss is incurred at least two years (six months in NM; one year in ID, MT, SC, SD and VA) after the issue date and the condition causing the loss was disclosed and not misrepresented on your application and was not excluded by a policy amendment rider.

A preexisting condition is a bodily injury, or physical condition caused by a bodily injury, that occurred before the issue date (within one year before the issue date in SD; within two years before the issue date in IL, NC, ND, NH, VA, and VT; within five years before the issue date in AL, CT, DE, IA, and MT.) In ID, a bodily injury or physical condition caused by a bodily injury for which medical advice, diagnosis, care or treatment was recommended or received from a physician within six months immediately preceding the issue date. In MA, a bodily injury or physical condition caused by a bodily injury that occurred within twelve months before the issue date, or a sickness for which, within twelve months before the issue date, medical advice was recommended by or received from a physician or symptoms existed which would cause an ordinary prudent person to seek diagnosis, care or treatment. In MN, a bodily injury or physical condition caused by a bodily injury which had received medical advice or treatment before the issue date. In UT, the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within a five year period before the issue date or a condition for which medical advice or treatment was recommended by a physician or received from a physician within a five year period before the issue date.

Preexisting Condition – Sickness Rider for On and Off the Job

A preexisting condition, for purposes of the sickness rider, is a bodily injury or physical condition caused by a bodily injury that occurred within two (one in SD; five in CT and MT) years immediately preceding (before in NJ) the issue date; or a sickness for which, within the two years (one year in MT and SD) immediately preceding (before in NJ) the rider issue date, medical advice was recommended by or received from a physician or symptoms existed which would cause an ordinary prudent person to seek diagnosis, care or treatment.

Preexisting Condition – Sickness Rider for Off the Job

A bodily injury or physical condition caused by a bodily injury that occurred before (within one year immediately preceding in IL and SD; within two years immediately preceding in AL, ME, MT, ND, NH, OR, and VA; within five years immediately preceding in CT, IA, and ID) the issue date; or a sickness for which, before (within one year immediately preceding in MT and SD; within two years immediately preceding in AL, MD, ME, ND, NH, and VA; within five years immediately preceding in CT) the rider issue date, medical advice was recommended by or received from a physician, or symptoms existed which would cause an ordinary prudent person to seek diagnosis, care or treatment (not applicable in MN).

Statements Made in your Application/Time Limit on Certain Defenses

After your policy has been in force for two (three in LA, RI and VT) years after the issue date, excluding any period you were totally disabled, we cannot use your application answers against you unless they are fraudulent. No claim for loss that starts after two (one in VA, three in LA, RI and VT) years from the issue date will be reduced or denied because a physical condition existed before the issue date unless it is limited or was excluded by name or specific description.

Foreign Travel

We will pay monthly benefits for a total disability suffered outside the United States only when you return to the United States.

Military Service

This policy is suspended if you enter active military service. Active military service is military service of any country or international authority. Active military service does not include active duty for training that lasts less than 60 days. In AR, DE, IA, ID, IL, MN, NH, NJ, PA, RI, SC, TX, UT, VA, VT and WV upon your written request, we will refund the unearned premium on a pro-rata basis when your coverage is suspended. You can put the policy back in force when you are released from active military service. To do this, we will need your written request and payment of renewal premium within 90 days of your release. The renewal premium will be the same as if the policy had stayed in force. You will not need to

prove you are healthy to have the policy put back in force. The restored policy will only cover loss from covered injuries sustained after the restoration date and sickness that first begins 10 days (sustained in NH) after the restoration date (if the rider is selected).

Mental or Nervous Disorders; Drug and Alcohol Abuse (Chemical Dependency in CA, Addiction in MN) -- only if you have the sickness rider

We will only pay monthly benefits no more than 24 months during your lifetime for total disability due to mental or nervous disorders or which are caused or contributed to by abuse of drugs or alcohol (chemical dependency in CA). However, we will pay normal policy benefits as long as you are confined in a hospital under a physician's care for any of these conditions. This provision is only applicable to mental or nervous disorders in OK.

EXCLUSIONS

We will not pay any benefits for loss caused by or resulting from:

- a. war or act of war whether or not declared;
- b. intentional self-inflicted Injury;
- c. committing or attempting to commit a felony;
- d. your engaging in an illegal occupation (not applicable in CT, ID, and ME);
- e. voluntary inhalation of gas (not applicable in CT, ID, IL, OK, and SC);
- f. travel in, or descent from, an aircraft, except when You are a fare-paying passenger;
- g. injury sustained while on full-time duty in the armed forces;
- h. hernia, or any complications therefrom (not applicable in AR, CT, DE, IA, ID, IL, MA, MN, NH, NJ, OK, PA, RI, SC, UT, VA, VT, and WA), unless caused by an accident in WV;
- i. any condition excluded from coverage by a Policy Amendment Rider (not applicable in ID);
- j. alcoholism or drug addiction (in ID only);
- k. Injury sustained while operating a motor vehicle under the influence of alcohol as evidenced by a blood alcohol level in excess of the state intoxication limit (in MN only); or
- m. if you have the sickness rider, normal pregnancy. We will cover complications of pregnancy as a sickness.

In AR, CT, DE, IA, IL, MA, MN, NH, NJ, OK, PA, RI, SC, UT, VA, VT, and WA benefits won't be paid for any loss resulting from hernia unless the loss is incurred at least six months after the issue date, except that in CT, DE, IA, IL, MN, NH, NJ, OK, RI, SC, UT, VA, VT, and WA the six month waiting period doesn't apply to any conditions treated on an emergency basis.

We are not liable for any loss sustained by you because you were intoxicated or under the influence of an illegal drug or a narcotic (in UT, while in violation of a law). This limitation does not apply to narcotics given on the advice and taken as prescribed by a physician (not applicable in CT, ID, IL, OK, and SD).

We will not pay for any loss that occurs while you are incarcerated in a penal institution or government detention facility (not applicable in CA, ID, NE, NJ, SC, and VA).

MISSTATEMENT OF AGE

If your age was misstated in the application, the policy benefits will be changed to those the premium paid would have provided for the correct age.

ELIMINATION PERIOD

This policy contains elimination periods – a number of consecutive days of confinement in the hospital during each period of confinement before we pay the daily benefit.

RENEWABILITY

This policy is guaranteed renewable (in TX, limited guarantee or renewability; and in MA, conditionally renewable) to age 65. That means as long as you pay the renewal premiums when due, subject to a 31-day grace period, we cannot cancel or change your policy until the policy anniversary after your 65th birthday (in MA, only for the stated reasons provided in the policy termination provision). If you are over age 65, and employed on a full-time basis, you can continue to renew your policy up to age 70. There will be a limited benefit period.

PREMIUMS

We reserve the right to change the premium rates. If we do this, we can only do it to all policies in your class. In LA and NC, we will not increase rates during the first policy year. In LA, thereafter, we will not increase rates more frequently than once in every six (twelve in MT) month period. We will give you 31 (45 in LA and NC; 60 in GA) days notice if we change premium rates.

TERMINATION – BASE POLICY

Your coverage will terminate and no benefits will be payable under this policy and the attached riders, if any, on the earliest of the following: 1) when any premium due for this policy is not paid before the end of the grace period; 2) when you give us a written request to do so (not in KS); 3) when you establish residence in a foreign country (not applicable in CA, KS, NJ); 4) upon your death (not applicable in KS); or 5) when you reach age 65 or if you continue to be employed on a full-time basis after age 65, the renewal date following the date you cease to be employed on a full-time basis, not to exceed age 70. In NJ, when you reach age 65.

Termination of this policy will be without prejudice to any claim arising prior to such termination. However, any extension of benefits beyond the period this policy was in force is predicated upon your total disability and will end on the earlier of: 1) payment of the maximum benefits; or three months (not applicable in NJ; in MD, 12 months).

TERMINATION – SICKNESS RIDER

Your coverage terminates when your coverage terminates under the policy to which the rider is attached; when any premium for the rider is not paid before the end of the grace period; or when you ask us to do so in writing.

In GA and MD, termination of this policy will be without prejudice to any claim arising prior to such termination. However, in GA, any extension of benefits beyond the period this policy was in force is predicated upon your total disability and will end on the earlier of: 1) payment of the maximum benefits; or three months (not applicable in NJ).

CANCELLATION BY INSURED (ONLY IN KS, OH and VA)

You may cancel this policy at any time by written notice to us. The unearned portion of any premium paid will be refunded. The earned premium shall be computed pro-rata. We may not cancel this policy.

Policy may not be approved in all states and its provisions vary by state. This description of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. Please refer to your policy for a complete listing of benefits, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail.