



LIMITATIONS AND EXCLUSIONS *

No benefits will be payable under this policy for confinement in a hospital for a sickness or injury that was directly or indirectly a result of:

- operating, learning to operate, or serving as a crew member of any aircraft; or
- engaging in hazardous activities; or
- 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; or
- an illness, treatment or medical condition that is due to war or act of war which is not an act of terrorism, whether declared or undeclared, while serving in the armed forces or any auxiliary unit; or
- participating in or attempting to participate in an illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place); or
- dental treatment or plastic surgery for cosmetic purposes (this exclusion does not apply if the treatment or surgery is (a) due to an injury; or (b) to restore normal bodily functions); or
- elective surgery that is not medically necessary; or
- normal pregnancy except for complications of pregnancy; or
- an illness, treatment or medical condition that results from an attempt at suicide, while sane or insane (CO & MO residents – while sane), or an intentionally self-inflicted injury (SD residents – an illness, treatment or medical condition that results from an attempt at suicide or self-inflicted injuries); or
- expenses for treatment for a mental or nervous disorder or disease; or
- being intoxicated or under the influence of alcohol, drugs or any narcotic unless administered on the advice and instructions of a licensed health care provider (not applicable in SD); or
- care or services provided outside the United States of America, its territories or possessions, or Canada; or
- any pre-existing condition as defined in the policy that occurred within the 12 month (NM, NV & WY residents – 6 month) period before the policy effective date (such condition not covered for the first 6 months after the policy effective date).

* Policy Limitations and Exclusions vary by state. Ask an agent for a state-specific outline of coverage.

Product Information – Hospital Recovery

LifeSecure Hospital Recovery benefits are paid directly to you, or someone designated by you, upon discharge from the hospital. Whether you need rehabilitative services or assistance around the house, this insurance plan provides benefits to help you pay for the services and resources you want.