

Covered Circumstances and Exclusions

✓ Covered Circumstance: Involuntary Unemployment

- You are “Involuntary Unemployed” if, after 90 days from the Effective Date, You have suffered a total loss of salary or wages for a period of at least 45 consecutive days as the result of the loss of non-seasonal employment.
- To be entitled to a benefit due to Involuntary Unemployment You must also have been continuously employed Full Time for the 90 days immediately before You became Involuntary Unemployed.
- You must be also have been approved for payment of state unemployment benefits or have registered with a publicly recognized employment agency within 30 days after Your termination.

Exclusions

- You do NOT qualify for an Involuntary Unemployment benefit if You are self-employed, retired, working Full Time at another job, employed by a member of Your household, or if You become Involuntary Unemployed due to:
 - (a) voluntary forfeiture of employment, salary or wages;
 - (b) resignation, retirement or death;
 - (c) disability, whether caused by sickness, illness, disease, accident, injury, pregnancy or other cause;
 - (d) willful or criminal misconduct;
 - (e) scheduled termination of an employment contract;
 - (f) end of seasonal employment;
 - (g) Involuntary Unemployment which commences prior to the Effective Date;
 - (h) Involuntary Unemployment for which You receive notice prior to the Effective Date; or
 - (i) war or any act of war, whether declared or undeclared.

✓ Covered Circumstances: Physical Disability

- You are “Physically Disabled” or have a “Physical Disability” if You suffer from a medical condition that prevents You from performing the duties of Your job for at least 60 consecutive days.
- You must have been continuously employed Full Time for period of 60 days immediately before You became Physically Disabled.
- You must be under the continuous treatment of a physician licensed in the United States (not a member of Your household or family) who will verify the Physical Disability and You must NOT have already been Physically Disabled (as so defined) prior to the Effective Date.

Assurance

Exclusions

You are NOT “Physically Disabled” if You suffer from a medical condition due to:

- (a) Pregnancy;
- (b) Miscarriage;
- (c) Childbirth;
- (d) Intentional self-inflicted injuries;
- (e) use of alcohol or controlled substance;
- (f) Your participation in a criminal act, including impaired driving;
- (g) Any disability occurring as a result of an elective cosmetic medical procedure performed prior to the Effective Date;
- (h) mental or emotional disorders, including, but not limited to, stress, anxiety, depression and/or conditions related thereto; or
- (i) war, or act of war, whether declared or undeclared.

✓ **Covered Circumstances: Loss of Driver’s License Due To Medical Impairment**

- You have experienced “Loss of Driver’s License Due to Medical Impairment” if You have been determined by a physician licensed in the United States to have a medical impairment that prevents You from driving and Your state driver’s license authority revokes Your driving privileges for a continuous period of not less than 180 calendar days as a result of such medical impairment.

Exclusions

- You do NOT qualify for benefits under this section if Your “Loss of Driver’s License Due to Medical Impairment” is in any way related to:
 - (a) A criminal act or a alleged criminal act;
 - (b) use of alcohol or controlled substances; or
 - (c) War or any act of war, whether declared or undeclared

✓ **Covered Circumstances: International Employment Transfer**

- You have experienced an “International Employment Transfer” if, as a part of Your Full Time employment, You are transferred outside the United States for a period of not less than 24 consecutive months.
- You must have been continuously employed on a Full Time basis for the 90 day period before You received notice of an International Employment Transfer.
- You must NOT have written or verbal notice of the transfer prior or within the 90 day period following the Effective Date.

Assurance

Exclusions

You do NOT qualify for benefits under this section if:

- (a) You are transferred and You are living in the United States under a temporary work visa; or
- (b) Your transfer is a result of military deployment or redeployment.

✓ **Covered Circumstances: Self-Employed Personal Bankruptcy**

- You have experienced “Self –Employed Personal Bankruptcy” if You file for personal bankruptcy AND are an individual owning and operating a business or professional practice, alone or in partnership with one or more persons.
- You must be self-employed for the 6 month period preceding the filing of bankruptcy and the bankruptcy must not have been dismissed within 60 days of the date it was filed.

Exclusions

- **You do NOT qualify for benefits under this section if your bankruptcy filing:**
 - (a) is within 90 days of the Effective Date; or
 - (b) is dismissed within 60 days of the date it was filed.

➤ **Covered Circumstances: Accidental Death**

- You have experienced “Accidental Death” if Your death is caused by external trauma, within one year from the trauma, from a force foreign to You, and not arising out of or due to disease or illness.

Exclusions

- **You do NOT qualify for a benefit under this section if Your death is due to:**
 - (a) an event occurring before the Effective Date;
 - (b) intentionally self-inflicted injuries;
 - (c) Your participation in a criminal act, including impaired driving;
 - (d) intentional wrongdoing;
 - (e) complications from an elective cosmetic medical procedure;
 - (f) war or any act of war, whether declared or undeclared; or
 - (g) use of alcohol or other controlled substances.