

Reliance Exclusion Details

Voluntary Hospital:

EXCLUSIONS

The Policy does not cover any Sickness or Injury:

- (1) caused by committing or attempting to commit suicide, while sane or insane, or intentionally self-inflicted injuries;
or
- (2) caused by or resulting from war or any act of war, declared or undeclared; or
- (3) caused by or resulting from riding in, getting into or out of any aircraft unless:
 - (a) an Insured is a passenger (not a pilot or crew member) in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of the authority having jurisdiction over its operation; and
 - (b) the aircraft is not owned, leased or operated by or on behalf of the Policyholder, an Insured, or any other employer of the Insured, unless a specific written agreement has been obtained from us; or
- (4) sustained during an Insured's commission or attempted commission of an assault or felony; or
- (5) sustained during an Insured's incarceration; or
- (6) caused by elective surgery, except when required for appropriate care as determined by a Physician as a result of an Insured's Injury or Sickness.

Voluntary Critical Illness:

EXCLUSIONS

EXCLUSIONS: A Critical Illness benefit will not be paid:

- (1) if the Critical Illness is caused by or contributed to by one of the following:
 - (a) an act of war, declared or undeclared;
 - (b) intentionally self-inflicted Injury;
 - (c) your or your Insured Dependent's commission or attempted commission of a felony;
 - (d) your or your Insured Dependent's use of alcohol or drugs unless taken as prescribed by a Physician;
 - (e) a Sickness or Injury that occurs while you or your Insured Dependent is confined in a penal or correctional institution;
 - (f) cosmetic or elective surgery that is not medically necessary;
 - (g) committing or attempting to commit suicide while sane or insane;
 - (h) your or your Insured Dependent's participation in a riot or insurrection;
- (2) for a Critical Illness Diagnosed outside of the United States unless such Diagnosis is confirmed within the United States. If such Diagnosis is confirmed within the United States, the Critical Illness will be deemed to have occurred on the date Diagnosis was made outside the United States;
- (3) for a Critical Illness which is Diagnosed less than one (1) months from a different Critical Illness for which benefits have been paid; or
- (4) for the same Critical Illness as a Critical Illness for which a benefit has been paid if it is Diagnosed less than six (6) months after the previous Critical Illness was Diagnosed.

Voluntary Accident:

EXCLUSIONS

This Policy does not cover any loss:

- (1) caused by committing or attempting to commit suicide, while sane or insane, or intentionally self-inflicted injuries;
or
- (2) caused by or resulting from war or any act of war, declared or undeclared; or
- (3) caused by or resulting from riding in, getting into or out of any aircraft, unless:
 - (a) the Insured is a passenger (not a pilot or crew member) in a tested and approved civilian aircraft being operated as passenger transport in compliance with the then current rules of the authority having jurisdiction over its operation; and
 - (b) the aircraft is not owned, leased or operated by or on behalf of you, the Insured, or any other employer of the Insured, unless a specific written agreement has been obtained from us; or
- (4) sustained during the Insured's commission or attempted commission of an assault or felony; or
- (5) to which the Insured's acute or chronic alcoholic intoxication is a contributing factor; or
- (6) to which the Insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.