

EMPLOYEE POLICY BENEFITS (continued)

Accidental Death and Dismemberment Insurance - If elected by the Policyholder in the Group Application. You must be insured for Life Insurance under this Policy to become insured for Accidental Death and Dismemberment Insurance. If You have an Accident while insured and suffers a loss shown below We will pay: The full amount of Accidental Death and Dismemberment Insurance for the loss of:

- life;
- both hands or both feet;
- sight of both eyes;
- one hand and one foot;
- one hand and sight of one eye;
- one foot and sight of one eye; or

One-half the amount of Accidental Death and Dismemberment Insurance for the loss of:

- one hand or one foot;
- sight of one eye.

The loss of hand or foot means complete severance at or above the wrist or ankle joint. With regard to sight, the loss must be total and nonrecoverable.

We will pay the amount of Accidental Death and Dismemberment Insurance shown in Your Certificate of Coverage to the eligible Beneficiary for loss of life and to You for any other loss. We will not pay more than the full amount of Accidental Death and Dismemberment Insurance for any one or more losses from the same Accident.

We must receive written proof, in accordance with the Notice of Claim provision, that the loss occurred as a result of an Accident.

Exclusions: We will not pay any Accidental Death and Dismemberment benefits if the loss is caused or contributed to by:

1. Suicide or attempted suicide while sane or insane;
2. Intentionally self-inflicted injury, or any attempt at injury, while sane or insane;
3. Diseases, bodily or mental infirmity, or medical or surgical treatment for any of these;
4. Ptomaine or bacterial infection other than bacterial infection occurring in consequence of an accidental cut or wound;
5. Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if:
the aircraft or device is being used:
 - for test or experimental purposes; or
 - for travel, or is designed for travel, beyond the earth's atmosphere; or
 - by or for the Policyholder (this exclusion applies whether the aircraft or device is owned, leased, operated, or controlled by the Policyholder. Charter aircraft are not excluded); or

You are:

- serving as pilot or crew member (or student taking a flying lesson) and is not riding as a passenger; or
 - hang gliding; or
 - parachuting, except when You have to make a parachute jump for self-preservation;
6. Commission of an assault or felony by You;
 7. Your intoxication ("intoxication" means that the Employee's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the Accident occurred);
 8. The voluntary taking or inhalation of:
 - any drug, medication, or sedative, unless taken as prescribed by a physician;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes, other than as the result of an occupational accident.
 9. Injury which occurred before You were insured by this Policy.

In addition to the above Exclusions, we will not pay any Accidental Dismemberment benefits if the loss is caused or contributed to by:

War or any act of war, if the cause of dismemberment occurs while You are serving in the military, or within six (6) months after termination of service in the military forces. "War" includes, but is not limited to, declared war, and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organizations.