

YOUR GROUP  
BASIC LIFE  
INSURANCE  
PLAN

For Employees of  
**Board of Education of Wicomico County**

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C-6606 (09-05)

**NOTE:**

This certificate may contain provisions that do not apply to every employee. Please see the Employer if you have questions. In the case of errors, omissions, or differences, the Group Policy rules.

**ReliaStar Life Insurance Company  
Minneapolis, Minnesota 55440**

We, ReliaStar Life Insurance Company, certify that we have issued the Group Policy(ies) listed below to the Policyholder. All benefits are controlled by the terms and conditions of the Group Policy(ies).

The Group Policy(ies) are on file in the Policyholder's office. You may look at the Group Policy(ies) there.

**Group Policy Number  
61552-8GAT**

**Policyholder  
Board of Education  
of Wicomico County**

Your beneficiary is the last beneficiary you named, according to the records on file in our Home Office or on file by the Plan Administrator, if applicable. You may change your beneficiary any time, according to the terms of the Group Policy.

This certificate summarizes and explains the parts of the Group Policy which apply to you. This certificate is not an insurance policy. In any cases of differences or errors, the Group Policy rules.

This certificate replaces any other certificates we may have given you under the Group Policy.

  
Registrar

## SCHEDULE OF BENEFITS

### LIFE INSURANCE, ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

<b>Class</b>	<b>Amount of Life Insurance*</b>	<b>Full Amount of AD&amp;D Insurance*</b>
All Eligible Employees	The lesser of: 11/2 times your Basic Yearly Earnings, or \$50,000. The minimum amount is \$10,000.	The lesser of: 11/2 times your Basic Yearly Earnings, or \$50,000. The minimum amount is \$10,000.

\*On and after your 70th birthday, we decrease the amount of your insurance. Based on age, we pay a percentage of the amount otherwise payable –

- from your 70th birthday to age 75, we pay 75%,
- from your 75th birthday and after, we pay 66<sup>2</sup>/<sub>3</sub>%.

**Basic Yearly Earnings** means the yearly salary or wage you receive for work done for the Policyholder. It does not include bonuses, commissions, or over-time pay. To determine benefits, your amount of insurance is rounded to the next higher \$1,000 multiple, unless the amount equals a \$1,000 multiple.

### ACCELERATED DEATH BENEFIT

This benefit is \$3,000 up to the lesser of 50% of your amount of Life Insurance in force, or \$25,000, whichever is less. This benefit is available to employees only. Employees must have at least \$6,000 in Life Insurance coverage in force to qualify for this benefit.

## EMPLOYEE'S INSURANCE

### Definitions

#### **employee** –

- for an employee hired prior to July 1, 2002, an active employee residing in the United States who is employed by the Policyholder and is regularly scheduled to work on at least a 17 1/2-hour-per-week basis and be eligible for benefits as defined by the Board of Education of Wicomico County.
- for an employee hired on or after July 1, 2002, an active employee residing in the United States whose eligibility will be determined by their classification and hours worked per week:
  - an employee of Unit 1, Unit 2 or on the Z-Scale who is employed by the Policyholder and is regularly scheduled to work at least a 17 1/2-hour-per-week basis and be eligible for benefits as defined by the Board of Education of Wicomico County.
  - an active classified employee who is employed by the Policyholder and regularly scheduled to work more than 25-hours-per-week and be eligible for benefits as defined by the Board of Education of Wicomico County.

All such employees of companies and affiliates controlled by the Policyholder are included. Temporary and seasonal employees are excluded.

**employee's insurance** – the coverage of an insured employee under the Group Policy, according to the Schedule of Benefits. It does not include any dependents' insurance.

**ReliaStar Life** – ReliaStar Life Insurance Company, at its Home Office in Minneapolis, Minnesota.

**Policyholder** – Board of Education of Wicomico County.

**we, us, our** – ReliaStar Life Insurance Company (ReliaStar Life) at its Home Office in Minneapolis, Minnesota.

**you, your** – an employee insured for employee's insurance under the Group Policy.

### **How does an employee become insured?**

To become insured, **all** of the following conditions must be met:

The employee must –

- be eligible for the insurance.
- be actively at work.
- give us a statement of health we accept, without expense to us, if the employee applies after converting any part of this insurance under the Conversion Right.

## EMPLOYEE'S INSURANCE

### When is an employee eligible for the insurance?

The employee is eligible on the **later** of the following dates:

- The Group Policy's Effective Date, September 1, 2002.
- The date the employee begins continuous service with the Policyholder.

### When does an employee's insurance start?

The employee's insurance starts on the **later** of the following dates:

- The date the employee becomes eligible.
- The date the employee returns to active work if the employee is not actively at work on the date insurance would otherwise start. **Exception:** The employee's insurance starts on a nonworking day if the employee was actively at work on the employee's last scheduled working day before the nonworking day.

### When is a change in the amount of your insurance effective?

If a change in your insurance class or earnings results in a change in the amount of your insurance –

The amount of your insurance **increases** on –

- the date your class or earnings change, if you are actively at work on that date,
- the date you return to active work if you are not actively at work on the date your class or earnings change, or
- the nonworking day on which your class or earnings change if you were actively at work on your last scheduled working day before the nonworking day.

The amount of your insurance **decreases** on the date of change in class or earnings.

### When does your insurance stop?

Your insurance stops on the **earliest** of the following dates:

- The date you are no longer actively at work for the Policyholder.
- The date you are no longer eligible for insurance under the Group Policy.
- The date you retire.
- The date the Group Policy terminates.
- For Accelerated Death Benefit, the date your Life Insurance stops. The Accelerated Death Benefit stops at the beginning of the period in which you are eligible to convert your Life Insurance.
- For AD&D Insurance, the date your Life Insurance stops or the date Life Insurance premiums are waived under the Waiver of Life Insurance Premium Disability Benefit. AD&D Insurance stops at the beginning of the period in which you are eligible to convert your Life Insurance.

We stop providing a specific benefit under your insurance on the date that benefit stops being provided under the Group Policy.

## **EMPLOYEE'S INSURANCE**

### **What is the effect of the Family and Medical Leave Act of 1993 (FMLA)?**

Certain employers are subject to the FMLA. If you have a leave from active work certified by your employer, then for purposes of eligibility and termination of coverage, you will be considered to be actively at work. Your coverage will remain in force so long as you continue to meet the requirements as set forth in the FMLA.

### **Under what conditions may your insurance be continued?**

If you are no longer eligible for insurance because you stop active work, the Policyholder may continue your insurance. Premiums must be paid. Your continuation of insurance is subject to all other terms of the Group Policy.

The length of time your insurance continues depends on the reason you stop active work.

Your continuation of insurance stops on the earliest of the following dates:

- The end of the period for which your premiums were paid, if the next premium contribution is not paid on time.
- The date the Group Policy stops.
- The end of the policy month after the policy month during which you stop active work, if you stop active work due to non-medical leave of absence, temporary layoff, or the Policyholder suspending operations.
- The date you attain age 65, if you stop active work due to sickness or accidental injury.
- The date your Life Insurance has been continued for 12 months, if you stop active work due to sickness or accidental injury.

## LIFE INSURANCE

### **What is the Life Insurance Benefit?**

We pay a death benefit to your beneficiary if we receive written proof that you die while this insurance is in force.

The death benefit is the Amount of Life Insurance for your class shown on the Schedule of Benefits in effect on the date of death.

We pay the death benefit for all causes of death.

### **Waiver of Life Insurance Premium Disability Benefit**

#### **Definitions**

**total disability, totally disabled** – your inability, because of sickness or accidental injury, to work at any job suited to your education, training or experience.

**a waived premium** – a premium that is due which we do not require the Policyholder to pay.

#### **What is the Waiver of Life Insurance Premium Disability Benefit?**

We waive each Life Insurance premium that becomes due for you under the Group Policy while you are totally disabled under the conditions listed below. When we waive a premium, the Amount of Life Insurance equals the amount that would have been provided if you had not become totally disabled. That amount will reduce according to the Schedule of Benefits in effect on the date total disability begins.

When we waive a premium it includes Life Insurance, Accelerated Death Benefit, and Waiver of Premium. It does not include AD&D Insurance or any other benefits as elected under this certificate which were effective at the time of disability.

#### **Under what conditions do we waive premiums?**

In order to waive any premium, we require written notice of claim and proof of total disability. All of the following conditions must also be met:

- Total disability must begin before your 60th birthday.
- You are insured for the Waiver of Life Insurance Premium Disability Benefit on the date you become totally disabled.
- You continue to be totally disabled.
- Your insurance is in force when you suffer the sickness or accidental injury causing the total disability.
- All premiums are paid up to the date total disability begins.

We need written **notice of claim** before we waive any premium. We must receive this notice –

- while you are living,
- while you are totally disabled, and

## LIFE INSURANCE

- within one year of the date total disability begins. If you cannot give us notice within one year, your claim is still valid if you show that you gave us notice as soon as reasonably possible.

We need **proof of your total disability** before we waive any premiums. We may require you to have a physical exam by doctors we choose. We can only require one exam a year after premiums have been waived for 2 full years. We pay for all exams we require.

### **When do we start waiving premiums?**

When we approve your proof of total disability, we start waiving premiums as of the date you became totally disabled. We refund any premium paid for a period during which you were totally disabled to the Policyholder. It is the Policyholder's responsibility to refund to you any part of the premium you paid.

### **When do we stop waiving premiums?**

We stop waiving premiums on the **earliest** of the following:

The date –

- you are no longer totally disabled.
- you do not give us proof of total disability when asked.
- you attain age 65.

### **Will your Life Insurance stay in force when we stop waiving premiums?**

If we stop waiving your premiums, your Life Insurance will stay in force only if all of the following are true:

- The Life Insurance provided by the Group Policy is still in force.
- You are eligible for employee's insurance under the Group Policy.
- You begin making premium payments equal to those of people of the same age and class insured under the Group Policy.
- The Policyholder resumes payment of your Life Insurance premiums.

The Amount of Life Insurance that stays in force will be the amount shown on the Schedule of Benefits in effect on the date the Policyholder resumes payment of your premiums.

If you buy an individual policy under the Conversion Right of the Group Policy during the first year of your disability, we will cancel the individual policy as of its issue date:

- If within 12 months of the date you become totally disabled you –
  - file a claim under this Waiver of Life Insurance Premium Disability Benefit and we approve it, and
  - ask us to cancel your individual policy.

When we cancel your individual policy, we –

- refund all premiums paid for the individual policy,
- restore your Life Insurance under the Group Policy, and

## LIFE INSURANCE

- retain the beneficiary named under the individual policy as beneficiary under the Group Policy, unless you ask us to change the beneficiary in writing.

### **Beneficiary**

The **beneficiary** is named to receive the proceeds to be paid at your death. You may name one or more beneficiaries. You cannot name the Policyholder as beneficiary.

You may name, add, or change beneficiaries by written request as described below. You may also choose to name a beneficiary that you cannot change without his or her consent. This is an **irrevocable beneficiary**.

#### **How do you name, add, or change beneficiaries?**

You can name, add, or change beneficiaries by written request if all of these are true:

- Your coverage is in force.
- We have written consent of all irrevocable beneficiaries.
- You have not assigned the ownership of your insurance. The rights of an assignee are described under the Assignment section.

All requests are subject to our approval. A change will take effect as of the date it is signed but will not affect any payment we make or action we take before receiving your notice.

#### **To whom do we pay proceeds?**

We pay proceeds to the beneficiary. If there is more than one beneficiary, each receives an equal share, unless you have requested another method in writing. To receive proceeds, a beneficiary must be living on the earlier of the following dates:

- The date we receive proof of your death.
- The 10th day after your death.

If there is no eligible beneficiary or if you did not name one, we pay proceeds to the persons listed below in order. The person must be living on the tenth day after your death:

1. Your spouse.
2. Your natural and adopted children.
3. Your parents.
4. Your estate.

### **Settlement Options**

Settlement options are alternative ways of paying the proceeds under the Group Policy. Proceeds is the amount of each benefit we pay when you die or when you receive a lump sum amount under the Accelerated Death Benefit. To find out more about settlement options, please contact the Policyholder.

## LIFE INSURANCE

### Accelerated Death Benefit

**NOTE: AT THIS TIME IT IS UNCLEAR WHETHER YOU WILL BE REQUIRED TO PAY TAX ON ACCELERATED DEATH BENEFIT PROCEEDS. YOU SHOULD CONSULT WITH YOUR PERSONAL TAX ADVISER TO ASSESS POSSIBLE TAX IMPLICATIONS.**

#### Under what conditions do we pay benefits?

We pay this benefit if it has been determined that you have a terminal condition. Accelerated Death Benefit proceeds is the amount we pay to you or your legal representative while you are living when it has been determined that you have a terminal condition. The Accelerated Death Benefit proceeds are paid in one lump sum and are paid only once. This lump sum payout is the only Settlement Option available to you prior to your death.

The Accelerated Death Benefit is the amount of the Accelerated Death Benefit shown on the Schedule of Benefits in effect on the date you apply for Accelerated Death Benefit proceeds. You will not be able to increase your contributory Life Insurance benefit after the time you apply for the Accelerated Death Benefit, unless you are determined to be ineligible to receive Accelerated Death Benefit proceeds.

To receive the Accelerated Death Benefit, **all** of the following conditions must be met.

You must:

- request this benefit in writing while you are living. If you are unable to request this benefit yourself, your legal representative may request it for you.
- be insured as an employee for Life Insurance benefits.
- have Life Insurance benefits of at least \$6,000 as shown on the Schedule of Benefits.
- provide to us a doctor's statement which gives the diagnosis of your medical condition; and states that because of the nature and severity of such condition, your life expectancy is no more than 12 months. We may require that you be examined by a doctor of our choosing. If we require this, we pay for the exam.
- provide to us written consent from any irrevocable beneficiary, assignee, and, in community property states, from your spouse.

#### To whom do we pay benefits?

We pay the Accelerated Death Benefit proceeds to you unless both of the following are true:

- It is shown, to the satisfaction of us, that you are physically and mentally incapable of receiving and cashing the lump sum payment.
- A representative appointed by the courts to act on your behalf does not make a claim for the payment.

## LIFE INSURANCE

If we do not pay you because the two above conditions apply, payments instead will be made to one of the following:

- A person who takes care of you.
- An institution that takes care of you.
- Any other person we consider entitled to receive the payments as your trustee.

### **When don't we pay benefits?**

We do not pay benefits for a terminal condition if either of the following apply:

- the required Accelerated Death Benefit premium or Life Insurance premium is due and unpaid.
- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane.

### **What are the effects on coverage?**

When we pay out this benefit, your coverage is affected in the following ways:

- Your total available Life Insurance benefit equals your amount of Life Insurance shown on the Schedule of Benefits at the time you apply for the Accelerated Death Benefit.
- Your Life Insurance benefit is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- Your Life Insurance benefit amount which you may convert is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
- You will not be able to increase your Life Insurance benefit after we approve you to receive the Accelerated Death Benefit.
- Your premium is based upon the Life Insurance benefit amount in force prior to any proceeds paid under this Accelerated Death Benefit provision. Such premium must be paid, unless waived, to keep the Life Insurance coverage in force.
- Your remaining Life Insurance benefit is subject to future age reductions, if any, as shown on the Schedule of Benefits.
- You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
- Your receipt of Accelerated Death Benefit proceeds does not affect your Accidental Death and Dismemberment Insurance. Thus, if you should die in an accident after receiving Accelerated Death Benefit Proceeds, your Accidental Death and Dismemberment Insurance will be based on your Life Insurance in force prior to the Accelerated Death Benefit payout, provided your premium is not being waived.

## LIFE INSURANCE

### AD&D Insurance

#### What is the Accidental Death and Dismemberment (AD&D) Insurance Benefit?

We pay AD&D benefits if you lose your life, limb, or sight due to accidental injury.

#### Under what conditions do we pay benefits?

We pay benefits if all of the following are true:

- You are covered for AD&D Insurance on the date of the accident.
- Loss occurs within 180 days of the accident.
- The cause of the loss is not excluded.

#### How much will we pay?

We pay the benefit shown on the Table of AD&D Benefits if you suffer any of the losses listed.

The Full Amount of AD&D Insurance is shown in the Schedule of Benefits. We pay only one Full Amount in total while the Group Policy is in effect. If you have a loss for which we pay 1/2 the Full Amount, we pay no more than 1/2 the Full Amount for the next loss. After we have paid one Full Amount, no further benefits are payable under this AD&D Insurance.

#### Table of AD&D Benefits

##### For loss of:

##### The benefit is:

Life.....	Full Amount
Both hands.....	Full Amount
Both feet.....	Full Amount
Sight of both eyes.....	Full Amount
1 hand and 1 foot.....	Full Amount
1 hand and sight of 1 eye.....	Full Amount
1 foot and sight of 1 eye.....	Full Amount
1 hand.....	1/2 Full Amount
1 foot.....	1/2 Full Amount
Sight of 1 eye.....	1/2 Full Amount

**Loss** of hands or feet means loss by being permanently, physically severed at or above the wrist or ankle. Loss of sight means total and permanent loss of sight.

We do not pay a benefit for loss of use of the hand or foot.

We pay a **Safe Driver** benefit in addition to the AD&D benefit and subject to the exclusions listed below if you:

- were killed due to an automobile accident, and
- were wearing a properly fastened safety belt at the time of the accident.

## LIFE INSURANCE

**Automobile** means any self-propelled private passenger vehicle which has four or more tires and which is not being used for commercial purposes.

**Safety belt** means a passenger restraint system properly installed in the vehicle in which you were riding.

**For loss of:**

**The benefit is:**

Life ..... An additional 10% of Full Amount  
of AD&D Insurance  
up to a maximum of \$5,000

We will not pay the Safe Driver benefit if the loss of life was caused directly or indirectly by any use of alcohol by you or by the driver of the automobile in which you were riding.

**To whom do we pay benefits?**

We pay death benefits to your beneficiary. We pay any other benefits to you.

**When don't we pay AD&D benefits?**

We do not pay benefits for loss directly or indirectly caused by any of these:

- Suicide or intentionally self-inflicted injury, whether sane or insane.
- Physical or mental illness.
- Bacterial infection. **Exception:** Infection from a cut or wound caused by an accident is covered.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs when you commit or attempt to commit a felony.
- Voluntary use of any drug, narcotic or hallucinogenic agent –
  - unless prescribed by a doctor.
  - which is illegal.
  - not taken as directed by a doctor or the manufacturer.

## CONVERSION RIGHT

### Life Insurance Conversion Right

#### What is the conversion right?

You can convert this insurance to a new individual life insurance policy if any part of your Life Insurance under this Group Policy stops.

#### Under what conditions can you convert?

You can convert if your Life Insurance stops for one of the following reasons:

- You are no longer actively at work.
- You are no longer eligible for employee's insurance.
- Your Amount of Life Insurance is reduced.
- We stop waiving premiums under the Waiver of Life Insurance Premium Disability Benefit and your group Life Insurance stops.
- The Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect at least 5 years in a row.

#### How do you convert?

You convert this insurance by applying for the individual policy within 31 days after any part of your group Life Insurance stops.

If you wish to buy an individual life insurance policy under this conversion right, tell us or the Policyholder. We will give you a conversion form to complete and return.

You must begin paying for the individual policy within 31 days after any part of your group Life Insurance stops.

#### What individual policies are available?

You may purchase any individual nonparticipating policy offered by us, except term insurance. The new policy must provide for a level amount of insurance and have premiums at least equal to those of our whole life plan with the lowest premium.

If your previous coverage included additional benefits such as disability, Accidental Death and Dismemberment Insurance or the Accelerated Death Benefit, the new insurance will not include these benefits.

#### What amount of insurance can be converted?

The amount of insurance which can be converted depends on the reason your Life Insurance under the Group Policy stopped.

- If your Life Insurance is changed or cancelled because the Group Policy is changed or cancelled and your Life Insurance under the Group Policy has been in effect at least 5 years in a row, the amount of Life Insurance under the individual policy will be the lesser of:
  - \$10,000, or
  - The amount of Life Insurance which stops, **minus**, any amount of group life insurance you may become eligible for within 31 days after your Life Insurance under the Group Policy stops.

## CONVERSION RIGHT

- If this insurance stops for any listed reason other than a change or cancellation of the Group Policy, the amount of life insurance under your individual policy can be any amount up to the Amount of Life Insurance that stopped.

### **When is the new policy effective?**

The new policy takes effect 31 days after the part of your group Life Insurance being converted stops.

If you die before the effective date of the individual policy, the death benefit will be the amount of the insurance you would have had under the Group Policy. We will pay this amount whether or not you have applied or paid premium for the individual policy. We will return any premium paid for the individual policy to your beneficiary named under the Group Policy.

### **How much will the individual insurance cost?**

We base premiums for the new policy on the plan chosen and your age on the date of conversion.

## GENERAL PROVISIONS

### Submitting A Claim

#### What must you do to receive benefits?

#### You send notice of claim

You or someone on your behalf must send us written notice of the death or dismemberment on which your claim will be based. The notice must meet **all** of these conditions:

It must –

- include enough information to identify you, like your name and address and the Group Policy number.
- be sent to us or to one of our agents authorized to accept claims.
- be sent within 20 days after the date the death or dismemberment happens – or as soon as reasonably possible.

#### We send proof of loss claim forms

We or our authorized agent will send proof of loss claim forms to you or to the Policyholder to give to you. We will send the forms within 15 days after we receive your notice of claim.

#### You send proof of loss

You or someone on your behalf must return the completed proof of loss forms to us within 90 days after the date of the loss.

Even if you do not receive the forms, written proof of loss must be sent to us within 90 days after the date of the loss. Written proof of loss includes details about how the death or dismemberment happened. It also includes copies of itemized doctor, hospital, and prescription drug bills or receipts.

You must send proof as soon as reasonably possible.

### Life Insurance Proceeds

Interest will be accrued and payable on covered death proceeds from the insured's date of death unless:

- the proceeds are paid within 30 days of your death; or
- due proof is provided to us of your death more than 180 days following the death.

If due proof of death is given to us more than 180 days following your death, interest will accumulate and be payable from the date due proof of loss is given to us to the date we pay the proceeds under the life policy.

## GENERAL PROVISIONS

### Life Insurance Assignment

You can change the owner of your Life Insurance under the Group Policy by sending us written notice. This change is called an **absolute assignment**. You cannot make an absolute assignment to the Policyholder. You transfer all your rights and duties as owner to the new owner. The new owner can then make any change the Group Policy allows.

An absolute assignment request –

- does not change the insurance or the beneficiary,
- applies only if we receive your notice,
- takes effect from the date signed, and
- does not affect any payment we make or action we take before receiving your notice.

A collateral assignment is not allowed.

We assume no responsibility as to the validity of any assignment. You are responsible to see that the assignment is legal in your state and that it accomplishes the goals you intend.

### Legal Action

Legal action may not be taken to receive benefits until 60 days after the date proof of loss is submitted according to the requirements of the Group Policy. Legal action must be taken within 3 years after the date proof of loss must be submitted.

If the Policyholder's state requires longer time limits than these, we will comply with the state's time limits.

### Exam and Autopsy

For AD&D Insurance, when reasonably necessary, we may have you examined while a claim is pending under the Group Policy. We pay for the exam.

Where not forbidden by law, we may have an autopsy made if you die.

### Incontestability

Your insurance has a contestable period starting with the effective date of your insurance and continuing for 2 years while you are living. During that 2 years, we can contest the validity of your insurance because of inaccurate or false information received relating to your proof of good health. Only statements that are in writing and signed by you can be used to contest your insurance.

## DEFINITIONS

Unless specifically stated elsewhere, the following terms have a special meaning in your certificate. Other parts of the certificate contain definitions specific to that section.

**accident** – an unexpected, external, violent, and sudden event.

**active work, actively at work** – the employee is present at work with the intent and ability of working the scheduled hours and doing the normal duties of his or her job on that day.

**certificate** – this document, which summarizes and explains those parts of the Group Policy that apply to you.

**country** – any government or group of countries.

**Group Policy** – the written group insurance contract between us and the Policyholder.

**military service** – service in any army, navy, air force, marines, coast guard, or any branch of the military.

**nonworking day** – a day on which the employee is not regularly scheduled to work, including scheduled time off for the following:

- Vacations.
- Personal holidays.
- Weekends and holidays.
- Approved leave of absence for nonmedical reasons.

Nonworking day does **not** include scheduled time off for the following:

- Medical leave of absence.
- Temporary layoff.
- The Policyholder suspending its operations, in total or part.
- Strike.

**terminal condition** – an injury or sickness which is expected to result in your death within 12 months and from which there is no reasonable chance of recovery. We, or a qualified party chosen by us, will make this determination.

**total disability, totally disabled** – your inability, because of sickness or accidental injury, to work at any job suited to your education, training or experience.

**war** – any armed conflict, whether declared as war or not, involving a country.

**written, in writing** – signed and dated and received at our Home Office in a form we accept.

