

# FirstChoice

## HOSPITAL INDEMNITY INSURANCE POLICY

### LIMITATIONS AND EXCLUSIONS

The policy (including any Rider(s) attached) does not pay Benefits for conditions caused by or resulting from:

- a. treatment of alcoholism or drug addiction; or
- b. except in OK, being legally intoxicated or being under the influence of any drug unless prescribed by a Physician; or
- c. attempted suicide while sane or insane or willful and intentional self-inflicted injury; or
- d. being exposed to war or any act of war, declared or undeclared or while serving in the armed forces (in OK, "being exposed to does not apply); or
- e. engaged in an illegal activity; or
- f. Dental Treatment or plastic surgery for cosmetic purposes. This exclusion does not apply if the treatment or surgery is:
  - (1) due to an Injury; or (2) to restore normal bodily functions; or
- g. care that is primarily for rest, convalescence or rehabilitation; or
- h. treatment of Mental or Nervous Disorders without demonstrable organic disease; or
- i. treatment which is rendered outside the United States, its possessions, or Canada, except for emergency care for acute onset of Sickness or Injury sustained while traveling for business or pleasure; or
- j. any Pre-Existing Conditions as defined in the Policy; or
- k. conditions specifically excluded by amendment or endorsement.

**The Policy (including any Rider(s) attached) does not pay any Daily Benefit amount(s) if there is no Hospital room and board charge.**

### PRE-EXISTING CONDITIONS

The Policy and any attached Rider(s) do not cover Pre-Existing Conditions whether disclosed in the application or not, for the first 12 months (in TX, 6 months for an Insured who is age 65 or older on the Policy Effective Date) beginning on the date that person becomes an insured on the Policy or Rider. By Pre-Existing Conditions, we mean those conditions for which medical advice or treatment was received or recommended or that could be medically documented within a 12-month period immediately preceding the Policy Effective Date.

Conditions specifically named or described as excluded in any part of this Policy are never covered.

### TERMINATION

All coverage under this Policy and any attached Rider(s) shall terminate when this Policy ceases to be in force. The Policy will end on the earlier of:

- a. when you fail to pay premiums within your grace period; or
- b. when you die; or
- c. the policy anniversary date you no longer meet the renewal condition as defined on the cover of the Policy; or
- d. the date you notify us in writing to end this Policy.

Coverage for Insured Dependent will end on the date such Insured ceases to be an Eligible Dependent Child or Eligible Spouse as defined in this Policy.

When such Insured's insurance ends, we will:

- a. refund any premium accepted for the period the insured ceases to be an Eligible Dependent Child or Eligible Spouse; and
- b. consider any claim that began before the insurance ended; and
- c. allow a conversion policy for an Eligible Dependent Child or Eligible Spouse, as set forth in the Conversion Privilege.

### 30 DAY RIGHT TO EXAMINE POLICY

You have thirty (30) days to examine the policy. If you are not satisfied, you may return it to us and have your premiums refunded.

**Policy Form Numbers:** CUL-HPH12010, CUL-HPH12010-OK, CUL-HPH12010-TX (including state variations)

**Rider Form Numbers:** CUL-HRICU, CUL-HRSL, CUL-HRFHC, CUL-HRFHC-TX, CUL-HRHI, CUL-HRHI-TX, CUL-HRSUR+, CUL-HRSUR

Benefit exclusions and limitations apply to the policy.

For costs or complete details of coverage, contact your agent of the company.

Central United Life Insurance Company • Houston, TX

# "Health Insurance Made *Affordable*"