

Terms and Exclusions >>

The Aon Nonprofit Volunteer Accident Plan will not pay benefits for any loss or injury that is caused by, or results from:

- intentionally self-inflicted injury;
- suicide or attempted suicide;
- war or any act of war, whether declared or not;
- a covered accident that occurs while on active duty service in the military, naval, or air force of any country or international organization. Upon our receipt of proof of service, we will refund any premium paid for this time. Reserve or national guard active duty training is not excluded unless it extends beyond 31 days;
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- piloting or serving as a crewmember in any aircraft.
- commission of, or attempt to commit, a felony;
- the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred;
- injury or loss contributed to the use of drugs, unless administered by a doctor.
- travel in any aircraft owned, leased or controlled by the organization or any of its affiliates. An aircraft will be deemed to be controlled by the organization, if the aircraft may use it for more than 10 straight days or more than 15 days in any year.
- travel or activity outside of the United States, Canada, or Mexico

In addition to the general exclusions, we will not pay Accident Medical Expense Benefits for any loss, treatment, or services resulting from or contributed to by:

- treatment by persons you employ or retain or by any immediate family member or member of the covered person's household.
- treatment of sickness, disease, or infections except pyogenic infections or bacterial infections that result from the accidental ingestion of contaminated substances.
- treatment of hernia, Osgood-Schlatter disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, detached retina unless caused by an injury, or mental disorder or psychological or psychiatric care or treatment, whether or not caused by a covered accident.
- pregnancy, childbirth, miscarriage, abortion, or any complications of any of these conditions.
- mental and nervous disorders.
- damage to or loss of dentures or bridges or damage to existing orthodontic equipment.
- expenses incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain.
- injury covered by workers' compensation, employers' liability laws, or similar

occupational benefits or while engaging in activity for monetary gain from sources other than you.

- injury or loss contributed to by the use of drugs unless administered by a doctor.
- cosmetic surgery, except for reconstructive surgery needed as the result of an injury.
- any elective treatment, surgery, health treatment, or examination, including any service, treatment, or supplies that are deemed by us to be experimental and are not recognized and generally accepted medical practices in the United States.
- eyeglasses, contact lenses, hearing aids, examinations, or prescriptions for them or repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
- expenses payable by any automobile insurance without regard to fault.
- conditions that are not caused by a covered accident.
- participation in any activity or hazard not specifically covered by this policy.
- any treatment, service, or supply not specifically covered by this policy.
- any expense paid or payable by any other valid and collectible group insurance plan.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

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Definitions

“Quadriplegia” means total paralysis of both upper and lower limbs. “Hemiplegia” means total paralysis of the upper and lower limbs on one side of the body. “Uniplegia” means total paralysis of one lower limb or one upper limb. “Paraplegia” means total paralysis of both lower limbs or both upper limbs. “Paralysis” means total loss of use. A doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted.

“Member” means loss of hand or foot, loss of sight, loss of speech, and loss of hearing. “Loss of hand or foot” means complete severance through or above the wrist or ankle joint. “Loss of sight” means the total, permanent loss of sight of one eye. “Loss of speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical, or artificial means. “Loss of hearing” means total and permanent loss of hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a thumb and index finger of the same hand” means complete severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

“Loss of use” means total paralysis of a limb or limbs which is determined by a competent medical authority to be permanent, complete, and irreversible with respect to: 1) arm, at or above the elbow joint; 2) leg, at or above the knee joint; 3) hand, at or above the wrist joint; and 4) foot, at or above the ankle joint.

The Program is underwritten by ACE American Insurance Company, a member of the ACE Group of Companies. This information is only a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued to or on behalf of your organization. The policy is subject to the laws of the state in which the policy is delivered. Coverage may not be available in all states or certain terms may be different if required by state law. Please keep this information as a reference.