



Vero Health Care Protection Plan ACE INA Life Insurance

Eligibility:

All active, permanent, members in good-standing of Advocis, under age 70. All benefits reduce by 50% upon the attainment of age 65 and terminate upon the attainment of age 70. Maximum issue age is 65.

Principal Sum Amount:

A. AD&D - Flat \$ 75,000

A. Accidental Death & Dismemberment (AD&D)

Principal Sum: FLAT \$ 75,000 per Insured Person
Reduces by 50% at age 65 and terminates at age 70
Maximum issue age is 65.

If such injuries shall result in any one of the following specific losses within one year from the date of accident, ACE INA Life Insurance will pay the benefit specified as applicable thereto, based upon the Principal Sum, however, not more than one (the largest) of such benefits shall be paid with respect to all injuries resulting from one accident.

Loss of Life.....	The Principal Sum
Loss of Both Hands or Both Feet.....	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing in Both Ears	The Principal Sum
Brain Death.....	The Principal Sum
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet.....	Two Times The Principal Sum
Quadriplegia	Two Times The Principal Sum
Paraplegia	Two Times The Principal Sum
Hemiplegia.....	Two Times The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg.....	Three-Quarters of The Principal Sum
Loss of One Hand or One Foot.....	Three-Quarters of The Principal Sum
Loss of Entire Sight of One Eye	Three-Quarters of The Principal Sum
Loss of Use of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Speech or Hearing in Both Ears.....	Three-Quarters of The Principal Sum
Loss of Thumb and Index Finger of Same Hand.....	One-Third of The Principal Sum
Loss of Use of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Four Fingers of Same Hand	One-Third of The Principal Sum
Loss of Hearing in One Ear	One-Third of The Principal Sum
Loss of All Toes of Same Foot	One-Quarter of The Principal Sum

"Loss" shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total



and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to “Loss of Thumb and Index finger of Same Hand” or “Loss of Four Fingers of Same Hand”, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot.

"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to the Company to be permanent.

"Loss of Use" shall mean the total and irrecoverable loss of function of an arm, hand, foot, or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to the Company to be permanent.

“Brain Death” means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

AD&D EXCLUSIONS AND LIMITATIONS

The policy does not cover loss caused by or resulting from any one or more of the following:

1. intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
2. declared or undeclared war or any act thereof, or arising out of any nuclear, chemical or biological contamination due to any act of terrorism;
3. accident occurring while the Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority;
4. travel or flight in any vehicle or device for aerial navigation except as a fare paying passenger aboard a licensed scheduled airline;
5. hang gliding, mountaineering, parachuting, sky diving, automobile racing, motorcycle racing and horse racing, or engaging in any professional sport, including underwater activities;
6. the commission or attempted commission by the Insured Person of any act which if adjudicated by a court would be an illegal act under the laws of the jurisdiction where the act was committed;
7. an injury sustained where the Insured Person consumed, used, or had administered any drug, medication, narcotic, toxic substance or any other substance, except for any drug or medication prescribed by a licensed medical practitioner or dentist;
8. operating a motor vehicle either under the influence of any intoxicant or where the Insured Person’s blood alcohol concentration is in excess of 80 milligrams of alcohol per 100 millilitres of blood;
9. sickness or disease.