

Individual Short Term Disability Insurance Exclusions

We will not pay benefits for losses that are caused by or occur as the result of:

- (1) war or act of war, whether declared or undeclared;
- (2) riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- (3) operating, learning to operate, serving as a crewmember of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger;
- (4) engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing or parakiting or any similar activities;
- (5) participating or attempting to participate in an illegal activity and/or being incarcerated in a penal institution;
- (6) committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not;
- (7) addiction to alcohol or drugs, except for drugs taken as prescribed by your Physician;
- (8) having a Pre-Existing Condition as described and limited in the policy;
- (9) practicing for or participating in any semi-professional or professional competitive athletic contest for which you receive any type of compensation or remuneration;
- (10) having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementias are covered under the policy;
- (11) having a work-related Injury, unless an On-Job Total Disability benefit is shown on the Policy Schedule;
- (12) giving birth within the first nine months after the Coverage Effective Date as the result of a normal pregnancy, including Cesarean. Complications of a pregnancy will be covered to the same extent as any other Covered Sickness.

Termination of the Policy

The policy will terminate on the earliest of the following:

- (1) written request by you to terminate the policy;
- (2) failure to pay the premiums for the policy, subject to the grace period allowed; and
- (3) the policy anniversary on or next following your 72nd birthday; or
- (4) your death.

PLEASE REVIEW YOUR POLICY FOR STATE SPECIFIC EXCLUSIONS AND LIMITATIONS

This material is intended to be a brief description of the policy. The policy definitions, exclusions and limitations will be used to determine actual benefit decisions. After a policy is issued, you will have a 30-day period during which the policy can be cancelled at no cost to you. Product availability and provisions may vary by state. For complete details of coverage and availability, please refer to Policy Form(s) L-21776 (in NY FUL-21776) or your Unum representative for specific provisions and details of availability.

Underwritten by:
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In NY, underwritten by:
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Unum complies with all state civil union and domestic partner laws when applicable.

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