

UNITED AMERICAN INSURANCE COMPANY
P. O. BOX 8080, MCKINNEY, TEXAS 75070 * (972) 529-5085
A Legal Reserve Stock Company * Administrative Offices: McKinney, Texas

OUTLINE OF COVERAGE FOR ACCIDENTAL DEATH INSURANCE
For Policy Form Number UAINADP

BENEFITS

PART 1 ACCIDENTAL DEATH

Death must occur within 180 days after the date of the accident.

PART 2 EXCLUSIONS AND LIMITATIONS

The policy does not cover death caused by:

1. Disease, sickness, infection, bodily or mental infirmity, or medical or surgical treatment of same;
2. Suicide or intentionally self-inflicted bodily injury, or any attempt thereat, while sane or insane (reference to insane not applicable in Colorado or Missouri);
3. Being under the influence of any drug, narcotic, or controlled substance unless taken on the advice of a physician;
4. Voluntary gas inhalation, or poison voluntarily taken, absorbed, inhaled or injected;
5. Service in the military, naval or air services of any country (combat or training exercises);
6. Participation in any contest of speed endurance (driving or riding in any race);
7. Operating any motor vehicle for recreational purposes other than on paved roads or surfaces constructed for public use (i.e. off road);
8. Being under the influence of alcohol or other intoxicants, or under the influence of any drug or narcotic unless taken under the advice of a physician. Being under the influence of alcohol is that which is determined and defined by the laws of the geographical area in which the Accident occurred;
9. Air travel except as a fare paying passenger on a regularly scheduled flight;
10. Committing or attempting to commit an assault, felony, or any other illegal act;
11. Taking part in a riot, insurrection or terrorist act;
12. Skydiving, scuba diving, hang gliding or hot air ballooning;
13. War, or act of war, whether declared or not; or
14. Injury intentionally inflicted by another due to participation in gang related activity unless You are an innocent bystander not involved in such activity.

Benefits will terminate on the Policy Anniversary following the Primary Insured's 70th birthday.

This is a brief outline of the policy applied for and is not the contract of insurance. The policy or contract itself sets forth the rights and obligations of the Insured and insurer.