

Limitations and Exclusions

Benefits will not be paid for:

- A diagnosis made prior to the effective date as applicable to the covered person;
- Basal cell carcinoma and squamous cell carcinoma of the skin; or
- Melanoma that is diagnosed as Clarke's level I or II, or Breslow's classification less than 0.75mm;
- Premalignant tumors or polyps;
- Sickness caused by alcohol, drugs, narcotics or hallucinogens not prescribed by a physician, or not used in the manner prescribed by the physician;
- Any disease, sickness or incapacity not specified in the policy;
- More than one first diagnosis occurrence after the effective date except as specified on the schedule and under the section entitled Benefit Provision;
- Transient ischemic attacks, reversible ischemic neurological deficit and attacks of vertebrobasilar ischemia.
- Balloon angioplasty, laser relief or other like procedures;
- Any [invasive cancer,] [carcinoma in situ] [or] [critical illness] resulting from:
 - The covered person's commission of, or attempt to commit, a felony;
 - Self-inflicted injury, while sane or insane;
 - The covered person's committing or attempting to commit suicide;
 - The covered person engaging in an illegal occupation;
 - War or act of war, declared or undeclared;
 - The covered person's participation in a riot.



Pre-Existing Condition Limitation

No benefit amount or partial benefit amount will be paid for any condition caused by or resulting from a pre-existing condition, which begins in the first 12 months after the coverage effective date.

A pre-existing condition is a sickness or injury for which medical care, diagnosis or advice was received or recommended during the 12 months immediately prior to the effective date.

Underwritten by Trustmark Insurance Company, Lake Forest, IL

Critical Illness insurance

Trustmark
INSURANCE COMPANY
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