

Exclusions & Limitations*

Accidental Death & Dismemberment Insurance

Benefits will not be paid for any loss or Injury that is caused in whole or in part by, or resulting in whole or in part from the following:

1. suicide, attempted suicide or intentionally self-inflicted injury;
2. war or any act of war, whether declared or not;
3. service in the Armed Forces or units auxiliary thereto;
4. sickness, disease, or any bacterial infection, except one that results from an accidental cut or wound or pyogenic infections that result from accidental ingestion of contaminated substances;
5. engaging in or taking part in aeronautics and/or aviation of any description or resulting from being in an aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
6. alcoholism, drug addiction, or the use of any drug or narcotic except as prescribed by a Physician;
7. mental or emotional disorder;
8. commission of or participation in a felony, a riot or an insurrection, or if the Insured is engaged in an illegal occupation;
9. skydiving, parasailing, hang gliding, bungee-jumping, or any similar activity;
10. any conveyance used in a race or speed test.

UNDERWRITTEN BY:

Amalgamated Life Insurance Company
333 Westchester Avenue
White Plains, NY 10604

CLAIMS ASSISTANCE

Please contact:
Health Depot Association
(214) 436-8882
info@healthdepotassociation.com

*Exclusions and limitations may vary by state.

Note: Amalgamated Life Insurance Company underwrites or provides administrative services for this coverage. Because the material is a summary of your group accidental death & dismemberment benefits, it does not state all contract provisions, restrictions of coverage, benefit conditions or limitations, or provisions required by state or federal law. If any provision presented here is found to be in conflict with federal or state law, that provision will be applied to comply with federal or state law. The group contracts or policies determine all rights, benefits, exclusions and limitations of the coverage described here.

Notice to MA consumers: This program does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.