

# Disability Income Insurance Benefits

## DEFINITIONS

**24-Hour-A-Day Accident Coverage:** A Covered Person is covered for Injury which is incurred on a 24-hour per day basis.

**Disability/Disabled: Means You:**

- are unable, due to an Injury, to do the Substantial and Material Duties and functions of Your Regular Occupation for wage or profit as such existed at the start of any Disability for which a claim for benefits is made under the Policy;
- are receiving regular care by a Doctor which is appropriate for the Injury causing the Disability. This care must be at such intervals as will lead to Your return to work. You need not be under a Doctor's care on a regular basis if You can show that further recovery is not expected; and
- are not doing any other work for wage or profit.

**Disability Income Maximum Benefit Period:** The maximum length of time the Disability Income Benefit will be paid for a Disability. The Disability Income Maximum Benefit Period is shown in the Schedule.

**Regular Occupation:** The occupation that a Covered Person is performing for income or wages on the date the Covered Person become Disabled.

## DISABILITY INCOME BENEFIT

Applicable to You Only

We will pay the Disability Income Benefit when You are Disabled due to an Injury. We will start paying the Disability Income Benefit after any applicable Elimination Period. Disability must start within 30 days after the Accident causing the Injury. The Injury must occur while coverage under the Policy is in force. We will not pay benefits for Disability longer than the Disability Income Maximum Benefit Period. The Disability Income Benefit, Disability Income Maximum Benefit Period and Elimination Period are shown in the Schedule of Benefits.

Disability starts on the date of the first treatment by a Doctor for the Disability. Disability is considered to continue, and the Disability Income Benefit will be paid, only while You are under the care of a Doctor for the cause of the Disability. The Doctor must state in writing that You continue to be Disabled.

**Recurrent Disability:** A Disability will be considered a recurrence of a prior Disability if it is due to the same or related causes as the prior Disability and is separated from the prior Disability by less than 30 days of return to Active Work. Such recurrent Disability will be subject to the Policy provisions that were in effect at the time the prior Disability began.

Disability that begins more than 30 days after the end of a prior Disability shall be subject to:

- A new Elimination Period;
- A new Disability Income Maximum Benefit Period; and
- The other provisions of the Policy that are in effect on the date Disability recurs.

Disability must recur while Your coverage is in force under the Policy.

**Concurrent Disability:** Benefits are not payable for 2 or more Disabilities at the same time. Disability which results from more than 1 (one) Injury shall be treated as a single Disability.