

DISABILITY INCOME BENEFITS

Policy Form PPAD86 or State Edition

Professional Insurance Company
In California, PIC Life Insurance Company



Especially Designed for the Employees of California Association for Family Child Care

Occ I
Employee Plan

DISABILITY INCOME (with PLRER95CA Rider)

Pays a monthly income when you are injured and unable to work beginning with the **15th day** for accidents and beginning with the **15th day** you are sick. If you are hospitalized for a covered sickness, benefits will begin on the first day admitted. Pays in addition to all other benefits.

\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>

The above benefits are available for a Premium of:

<i>Monthly</i>	\$20.80	\$24.96	\$29.12	\$33.28	\$37.44	\$41.60	\$45.76	\$49.92
<i>Weekly</i>	\$4.80	\$5.77	\$6.73	\$7.69	\$8.65	\$9.61	\$10.57	\$11.53

\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>	<i>per month up to one (1) year</i>

The above benefits are available for a Premium of:

<i>Monthly</i>	\$54.08	\$58.24	\$62.40	\$66.56	\$70.72	\$74.88	\$79.04	\$83.20
<i>Weekly</i>	\$12.49	\$13.45	\$14.41	\$15.38	\$16.34	\$17.30	\$18.26	\$19.22

PLAN HIGHLIGHTS

- Covers Maternity as any other Sickness
- Employee may keep this coverage at the same rate even if they change jobs
- Guaranteed Renewable
- Individual policies are issued to each Employee
- One rate regardless of age or sex
- Pays in Addition to all other insurance
- Premiums waived after 90 days of continuous Disability

Presented By: Vantage Business Support and Insurance Services

Waiver of Premium - All premiums that are due after you have received disability benefits for 90 days will be waived for as long as benefits are payable at no additional charge (Waiver of Premium not available with 90 day Benefit Period).

Agent - **Vantage Business Support & Insurance Services** CA License No. - **CA license #0F04128**

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DEFINITIONS

When We use the following words We mean:

Injury – Bodily injury sustained by an Insured Person which:

- (1) is directly caused by an accident, independent of all other causes (independent of all other causes not applicable in Illinois); and
- (2) occurs while the policy is in force for the person on whom claim is made.

Sickness – Disease or illness which first (first not applicable in Virginia) manifests itself after the coverage becomes effective for the person insured. (Texas: normal pregnancy is a sickness).

Totally Disabled or Total Disability – Means You are Totally Disabled when unable, because of Injury or Sickness*, to perform all (all does not apply in South Dakota) the substantial and material duties of Your principal occupation during the first two years of disability; thereafter it means Your inability, because of Injury or Sickness*, to perform the duties (Missouri: material and substantial duties) of any occupation for which You are reasonably suited by education, training or experience. You are not Totally Disabled when not under the regular care of a Physician (unless the Physician tells Us that regular care would be of no further benefit to You during such continuing disability). Benefits are payable while You remain alive and Totally Disabled.

*Applies only if Sickness Rider has been purchased. (Michigan: Sickness rider is mandatory, Washington: Sickness benefits are automatically included in the base policy).

RENEWABILITY

You have the right to renew the policy until the first premium date on or after Your 65th birthday, if You pay the correct premium when due or within the Grace Period. Thereafter, You have the right to renew the policy on each policy anniversary if You are actively at work (at least 30 hours per week) and You pay the correct premium when due or within the Grace Period.

Also, We reserve the right to change premiums from time to time. (In Montana, not more frequently than once in a 12 month period; in Louisiana once in a 6 month period) If We do change premiums, We will do so only:

- (1) if We change the premiums for all policies of the same form in Your state of residence; and
- (2) if such change is in accordance with the laws and regulations of Your state or residence; and
- (3) if We give you 31 days notice (40 days notice in Maryland; 60 days notice in Louisiana and Nevada) before such change becomes effective.

Any change in the premium will be based on Your:

- (1) age on the policy date; and
- (2) occupation class on the policy date.

LIMITATIONS AND EXCLUSIONS

We do not cover Total Disability or other loss caused by:

- Injuries that are self-inflicted; (Maryland, South Carolina and Tennessee: intentionally self-inflicted)
- travel in, or descent from, an aircraft, except when a fare-paying passenger;
- alcoholism or drug addiction; (alcoholism not applicable in Arkansas; in Maryland, except if innocently sustained at hands of Physician)
- Injury occurring while intoxicated (In North Dakota, injury occurring as result of being intoxicated); Intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss is incurred; (Not applicable in Maryland, Michigan or South Dakota)
- voluntary inhalation of gas; (Not applicable in Arkansas, Indiana and Michigan: except during the course of one's employment)
- voluntary ingestion or injection of any drug, narcotic or sedative, unless administered on the advice of and in such doses as pre-

scribed by a Physician; (Not applicable in Michigan)

- Injury sustained or Sickness which manifests itself while on full-time duty in the armed forces. Upon notice, We will refund the portion of unearned premium paid while in such forces;
- Injury incurred while engaging in an illegal occupation (Not applicable in Maryland);
- Injury incurred while committing or attempting to commit a felony (Not applicable in Maryland);
- suicide while sane or insane; (Missouri: while sane; Arkansas and Indiana: attempted suicide)
- mental or emotional disorders without demonstrable organic disease; (Not applicable in Texas)
- Hernia or any complications there from, is not deemed an injury.

Additional Limitations and Exclusions for Hospital Indemnity Riders, if purchased:

- Injury or Sickness incurred while outside the United States, its possessions or Canada, except for emergency care for acute onset of Sickness or Accidental Injury sustained while traveling for business or pleasure;
- dental treatment unless due to injury;
- cosmetic care, except medically necessary reconstructive plastic surgery.

Medically necessary reconstructive plastic surgery is defined as:

- (a) surgery to restore normal bodily function;
- (b) surgery to improve function impairment by anatomic alternation made necessary as a result of a congenital birth defect;
- (c) breast reconstruction following mastectomy.

PRE-EXISTING CONDITIONS

This policy and any attached riders do not cover losses incurred or any period of disability which begins during the first year (In New Mexico, 6 months) of coverage if such loss or period of disability was caused by a Pre-existing Condition, whether disclosed on the application or not. By Pre-existing Condition, we mean:

- (a) The existence of symptoms during the 1 year period (In New Mexico, 6 months) before the Effective Date of your coverage which would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment (a. not applicable in MT, ND or WY); or
- (b) Any sickness, disease or physical condition for which medical advice or treatment was recommended by or received from a Physician during the 1 year period (In New Mexico and Wyoming, 6 months) preceding the Effective Date of your coverage.

In Colorado, Pre-existing Condition means: An Injury, sickness, or pregnancy for which a person incurred charges, received medical treatment, consulted a health care professional, or took prescription drugs within the 12 months immediately preceding the effective date of coverage.

In Maryland, any condition noted in the application and not specifically excluded by signed waiver, is not considered a pre-existing condition.

In Utah, Pre-existing Condition means:

- (a) An injury that pertains solely to an accidental bodily injury which results from an accident sustained before the Effective Date of coverage; or
- (b) The existence of symptoms during the one year period before the Effective Date of your coverage which would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment; or
- (c) Any sickness, disease or physical condition for which medical advice or treatment was recommended by or received from a Physician during the one year period preceding the Effective Date of your coverage.

Pre-existing conditions specifically named or described as excluded in any part of the contract are not covered.

Licensed Agent:

Product underwritten by Professional Insurance Company (In California, PIC Life Insurance Company),
175 Addison Road, Windsor, CT 06095

This brochure is presented as a matter of general information and only applies after the effective date of the policy. For specific details about benefits, including definitions, limitations and exclusions, refer to policy form PPAD86 (or state edition or PPAD86 MD in Maryland).