

**TRUSTMARK INSURANCE COMPANY**  
**(We, Us and Our)**  
**400 Field Drive**  
**Lake Forest, Illinois 60045**  
**(847) 615-1500**

**ACCIDENT DISABILITY INCOME PROTECTION COVERAGE**

**BENEFITS PROVIDED ARE SUPPLEMENTAL AND NOT INTENDED TO  
COVER ALL MEDICAL EXPENSES**

**OUTLINE OF COVERAGE**

**Read Your Policy Carefully.** This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

Accident Disability Income Protection Coverage provided under the Policy is designed to provide, to persons insured, coverage for disabilities resulting from a covered accident, subject to any limitations set forth in the Policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**Accident Only Disability Benefit.** This benefit provides a monthly benefit amount if a Covered Person becomes Totally Disabled and is Disabled longer than the Elimination Period. Benefit is payable up to 6 months for as long as coverage is in force and the Covered Person remains Totally Disabled, except when outside the geographical areas as defined in the Geographical Limitations of the Policy. We will pay benefits for only one Disability at a time even if it is caused by more than one Covered Accident.

**Exclusions**

No benefits will be payable for an Injury as the result of a Covered Accident that occurs:

- During any involvement in any period of any type of armed conflict;
- While operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven. This does not include flying as a fare paying passenger in a scheduled or chartered flight operated by a commercial airline;
- While engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting;
- While participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- While participating in a felony, riot or insurrection;
- While committing or attempting to commit suicide or injuring Yourself intentionally, whether You are sane or not;

No benefits will be payable for:

- Sickness or infection including physical or mental condition which is not caused solely by or as a direct result of a Covered Accident;
- A work related Injury or accident.

**Premiums.** To keep your Policy in force, the Premium must be paid. The Premium amount is shown on the Schedule of the Policy.

**Renewability.** The Policy is guaranteed renewable for life as long as Premiums are paid when they are due, subject to the Grace Period. Your Premium can be changed only if We change it on all similar policies in force in Your state.