

**NON-CANCELLABLE AND GUARANTEED RENEWABLE TO AGE 72
SICKNESS ONLY RECOVERY RIDER**

THIS IS A LIMITED BENEFIT RIDER. READ YOUR RIDER CAREFULLY



Combined Insurance Company of America
A Legal Reserve Stock Corporation

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In this rider the Insured named in the Schedule of Benefits is also referred to as You and Your. Combined Insurance Company of America is herein referred to as Combined, We, Us, or Our.

THIRTY DAY RIGHT TO EXAMINE RIDER

If this rider is not satisfactory for any reason, within 30 Days of the Effective Date of this rider You can return the rider to Combined. Any premium paid will be refunded and this rider will be void from its beginning.

NON-CANCELLABLE AND GUARANTEED RENEWABLE TO AGE 72

Combined guarantees Your right to renew this rider until the first premium due date following Your 72nd birthday. It shall continue in force so long as the premium for the base policy and this rider is paid on or before the due date or within the grace period. We cannot change the premium.

PRE-EXISTING CONDITION LIMITATION

Loss caused by a Pre-existing Condition is not covered unless such loss begins after 24 months from the Effective Date of this rider.

The policy with this rider is a legal contract between the Insured and Combined. READ YOUR RIDER CAREFULLY.

GUIDE TO YOUR RIDER

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Sample Document

CONSIDERATION

This rider is issued in consideration of the statements in the application and payment of the first premium. A copy of the application is attached to the base policy.

Combined agrees to pay the Insured the benefits shown in the Schedule of Benefits (herein also referred to as "Schedule") for this rider. Benefits will be paid when the Insured is in a covered Sickness Recovery Period (as defined by this rider) which begins while the policy and this rider are in force, subject to the terms and limitations of the policy and this rider.

DEFINITIONS

"Maximum Benefit Period" means the maximum period for which monthly Sickness Recovery Period benefits are payable.

"Pre-existing Condition" means a bodily illness or disease which was diagnosed or treated by a Physician within the 24 months preceding the Effective Date of this rider.

"Recovery Period" means an Accidental Injury or Sickness Recovery Period.

"Rider Year" means each continuous 12 month period the rider is in force beginning from the Effective Date of the rider.

"Sickness" means a bodily sickness or disease the Insured incurs, including complications of pregnancy, diagnosed or treated after the Effective Date of this rider and while the policy and rider are in force.

SICKNESS RECOVERY PERIOD

"Sickness Recovery Period" means the period following a covered Sickness during which the Insured is recovering at home, in a hospital, convalescent center, or elsewhere, and the Insured is unable to work because he/she cannot perform all the material duties of his/her regular occupation due to a covered Sickness. If not employed, the Insured must be unable to perform his/her normal activities due to a covered Sickness. Examples of normal activities include but are not limited to: housekeeping; shopping; driving; and/or child care. The Insured must be under the regular care of a Physician due to the sickness or sicknesses which resulted in the Insured being in a Sickness Recovery Period.

SICKNESS RECOVERY BENEFITS

SECTION A: SICKNESS RECOVERY PERIOD – OUTPATIENT SURGERY OR HOSPITAL CONFINEMENT

If, because of Sickness, the Insured required Outpatient Surgery, or is confined overnight as an inpatient in a Hospital, Combined will pay the monthly benefit shown in the Schedule under Insured Benefits Sickness Recovery Rider, while the Insured is in a Sickness Recovery Period (as defined by this rider), beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of four months.

If a Sickness Recovery Period or any portion thereof, is less than a full month, Combined will pay a Pro-rata Benefit based on the number of days the Insured is in a Sickness Recovery Period.

SECTION B: SICKNESS RECOVERY PERIOD – RECOVERY FROM SERIOUS ILLNESS

If the Insured is diagnosed and/or treated by a Physician for one of the serious illnesses listed in this Section, Combined will pay the monthly benefit, as shown in the Schedule under Insured Sickness Recovery Rider, for each month the Insured is in a Sickness Recovery Period (as defined by this rider), beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of six months.

If a Sickness Recovery Period or any portion thereof, is less than a full month, Combined will pay a Pro-rata Benefit based on the number of days the Insured is in a Sickness Recovery Period.

The serious illnesses for which the Sickness Recovery Period Benefit is payable are as listed below:

Amputation

“Amputation” means the surgical removal of one or more Limbs due to a covered Sickness. “Limb” means an entire hand or foot at or above the wrist or ankle.

Blindness

“Blindness” means total loss of sight in one eye or both eyes, measured as visual acuity of 20/200 or worse, corrected, in each eye which is diagnosed by a Physician.

Brain Tumor

“Brain Tumor” means a benign tumor of the brain which is diagnosed by a Physician and which is determined to require the performance of surgery.

Cancer

“Cancer” means leukemia or Hodgkin’s Disease or a malignant tumor treated by a Physician that is characterized by uncontrolled cell growth and which results in a positive diagnosis, based upon a microscopic examination of the affected cells by a legally licensed Doctor of Medicine certified by the American Board of Pathology or by an Osteopathic Pathologist (unless a pathological diagnosis is deemed medically inappropriate, in which case a clinical diagnosis will be accepted.) The pathologist establishing the diagnosis shall base his judgment solely upon the criteria of malignancy as accepted by the American Board of Pathology or the Osteopathic Board of Pathology after a study of the suspect cells.

Heart Attack

“Heart Attack” means acute myocardial infarction, acute coronary thrombosis, or acute coronary occlusion which results in the death of a portion of the heart muscle. The Heart Attack must be diagnosed by a Physician based upon an electrocardiogram (EKG) and elevated cardiac enzyme above generally accepted laboratory levels of normal (in the case of creatine phosphokinase (CPK), a CPK-MB measurement must be used.)

Heart Surgery

“Heart Surgery” means coronary by-pass surgery, aorta surgery, transmyocardial laser revascularization, cardiomyoplasty, or replacement of one or more heart valves performed at a Hospital by a Physician.

Kidney Failure

"Kidney Failure" means the diagnosis of complete and permanent failure of both kidneys requiring regular dialysis which is prescribed by a Physician.

Multiple Sclerosis

"Multiple Sclerosis" means the occurrence of at least two episodes of well-defined neurological abnormalities, with objective evidence of lesions at more than one site within the central nervous system. In order for Multiple Sclerosis to be covered under this rider, a Neurologist must make a definitive diagnosis of Multiple Sclerosis, supported by modern imaging and/or investigative techniques. A Neurologist means a doctor of medicine certified by the American Board of Psychiatry and Neurology.

Organ Transplant - Heart, Kidney, Liver, Lung, or Pancreas

"Organ Transplant" means medically necessary replacement of your heart, kidney, liver, lung, or pancreas, at a Hospital by a Physician. The actual transplant operation must be performed.

Paralysis

"Paralysis" means complete and irrecoverable loss of sensory and motor functions of one or more Limbs which is diagnosed by a Physician. "**Limb**" means an entire hand or foot at or above the wrist or ankle

Stroke

"Stroke" means a sudden neurologic impairment of sensory and motor functions, due to aneurysm rupture, acute cerebral occlusion, or acute cerebral hemorrhage of a cerebral artery which results in permanent damage to the nervous system and is diagnosed by a Physician. Stroke does not mean head injury, transient ischemic attack, or chronic cerebrovascular insufficiency.

SECTION C: SICKNESS RECOVERY PERIOD - OTHER SICKNESSES

If, because of a covered Sickness, the Insured is in a Sickness Recovery Period (as defined by this rider), due to a Sickness not covered under either Section A or B above, Combined will pay the monthly benefit shown in the Schedule under Insured Benefits Sickness Recovery Rider for each month the Insured is in a Sickness Recovery Period, beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of two months.

The Sickness Recovery Period Benefit under this Section C is payable for a maximum of two months for each Insured each Policy Year for Recovery Periods that commence in that Policy Year.

If a Sickness Recovery Period or any portion thereof, is less than a full month, Combined will pay a Pro-rata Benefit based on the number of days the Insured is in a Sickness Recovery Period.

CONCURRENT RECOVERY PERIODS

If the Insured is in a Sickness Recovery Period as the result of more than one covered Sickness, only one Sickness Recovery Period Benefit, the one with the longest maximum benefit period, will be payable at any one time.

If the Insured is in a Sickness Recovery Period under this rider and an Accidental Injury Recovery Period under the base policy at the same time, only one Recovery Period Benefit under the policy and this rider, the one with the longest maximum benefit period, will be payable at any one time.

RECURRENT RECOVERY PERIODS

Successive Recovery Periods will be considered one Recovery Period unless such periods are separated by at least 180 consecutive days or the Recovery Periods resulted from different or unrelated sicknesses.

EXCLUSIONS

Sickness Recovery Period benefits under this rider will not be payable if loss results from the Insured's:

- (1) attempted suicide or intentionally self-inflicted injury;
- (2) accidental bodily injury;
- (3) alcoholism or drug addiction;
- (4) mental or emotional disorders;
- (5) normal pregnancy or childbirth;
- (6) cosmetic surgery or other elective procedures which are not medically necessary; or
- (7) any other condition excluded by name or specific description.

TERMINATION

Coverage under this rider shall terminate when the first of the following occurs:

- (1) the date a required premium for the base policy and/or this rider is not paid, subject to the Grace Period Provision;
- (2) upon Your death;
- (3) the date the base accident policy terminates; or
- (4) the first premium due date after Your 72nd birthday.

Termination of coverage will not prejudice any claim for a Recovery Period which began while coverage was in force.

ADDITIONAL RIDER PROVISIONS

- (1) **TIME LIMIT ON CERTAIN DEFENSES:** (a) Misstatements in the Application. After two years from the issue date of this rider, only fraudulent misstatements made by the applicant in the application may be used to void this rider or deny a claim for loss incurred after the two year period. (b) Pre-existing Conditions. No claim for loss that starts after two years from the issue date of this rider will be reduced or denied because a sickness or physical condition, not excluded by name or specific description before the date of loss, had existed before the issue date.

- (2) **MISSTATEMENT OF AGE:** If a Covered Person's age has been misstated, any amount payable will be that which the premium paid would have purchased at the correct age. But, if the misstatement of age caused this rider to be issued to You beyond the age set by Combined for issuance of this rider, then Combined's liability is limited to a return of all premiums paid. If the misstatement of age caused this rider to be continued or renewed beyond the date set for the rider to terminate, then Combined's liability for loss occurring after that date is limited to a return of the premiums paid after that date.

GENERAL PROVISIONS

- A. **TERM:** This rider is issued for the term for which premium has been paid. It begins and ends at 12:01 a.m., Standard Time, at the place where You reside. It is effective on the Effective Date shown on the Schedule of Benefits for the Sickness Rider.
- B. **PAYMENT OF PREMIUM:** This rider is issued in consideration of the premium and the statements in the application. If payment of the initial premium is made by check or draft not honored the rider shall be void.
- C. **YOUR RIGHT TO CANCEL:** You may cancel this rider at any time by writing Combined. Coverage will end on the date the notice is received or on a later date you specify. Combined will return any unearned premium.

All terms and limitations of the policy apply to the benefits provided by the rider. Except as stated in this rider, nothing in this rider shall change any of the terms or limitations of the policy.

The premium for this rider is shown in the Schedule.

This rider is part of Policy Form No. [14066-XX] issued by COMBINED INSURANCE COMPANY OF AMERICA.



Brad Bennett, President



Carmine A. Giganti, Vice President and Secretary