

Exclusions and Limitations:

Arizona

This proposal contains only a brief summary of the general coverage provided. The policy or its provisions may vary or be unavailable in some states; it has exclusions and limitations (as noted below) that may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

NON-CANCELLABLE AND GUARANTEED RENEWABLE TO THE NON-CAN EXPIRATION DATE, NO CHANGE IN PREMIUM RATES. As long as the premium is paid on time, We cannot change Your Policy or its premium rate until the Non-Can Expiration Date shown in the Policy Schedule on Page 3.

RENEWAL OPTION AFTER YOU REACH THE NON-CAN EXPIRATION DATE. SUBJECT TO CHANGE IN PREMIUM RATES. You may continue Your Policy for a Total Disability benefit with a limited benefit period while You are Actively Employed. There is no age limit.

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We will not provide benefits for a Disability contributed to or caused by:

1. war or act of war, whether declared or undeclared; or
2. the suspension, revocation or surrender of Your professional license to practice in Your Occupation; or
3. Your commission or attempt to commit a crime, or Your being engaged in an illegal occupation; or
4. intentionally self-inflicted injuries; or
5. any loss We have excluded by name or specific description (any such exclusion will appear in the Policy Schedule).

We will not provide benefits for any period in which You are incarcerated during a Disability.

We will not pay benefits for more than 12 months while You reside outside the United States or Canada during a Disability. You will be considered to reside outside these countries when You have been outside the United States or Canada for a total period of 6 months or more during any 12 consecutive months during a Disability.

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Mental Disorders means any disorder (except dementia resulting from stroke, trauma, infections or degenerative diseases such as Alzheimer's disease) classified in the Diagnostic and Statistical Manual of Mental Disorders (DSM), published by the American Psychiatric Association, most current as of the start of a Disability. Such disorders include, but are not limited to psychotic, emotional or behavioral disorders, or disorders relatable to stress or to substance abuse or dependency. If the DSM is discontinued or replaced, these disorders will be those classified in the diagnostic manual then in use by the American Psychiatric Association as of the start of a Disability.

Limitation for All Mental Disorders

Benefits for Disability caused or contributed to by Mental Disorders will be limited in the aggregate to a maximum of 24 monthly payments during the life of this Policy.

After the maximum monthly payments have been made and subject to the provisions of this Policy, We will only pay benefits due to a Disability from Mental Disorders while You are continuously confined as an in-patient in a Hospital under the care of a Physician, but not to exceed the Maximum Benefit Periods for Total Disability.