



LifeSecure Insurance Company
A Stock Company
53200 Grand River Avenue
New Hudson, MI 48165
1-888-575-8246
www.yourlifesecond.com

SICKNESS OR ILLNESS

LUMP SUM HOSPITAL ADMISSION BENEFIT RIDER

PLEASE READ THIS RIDER CAREFULLY. This Rider is made a part of Your Policy. All definitions, exclusions, limitations, conditions on eligibility for benefits, and other terms of the Policy apply to this Rider unless modified herein. The benefits described below are payable as follows and as stated in Your Schedule of Benefits.

PREMIUM AND RENEWAL PROVISIONS

Premium for this Rider is shown on the Schedule of Benefits and is due according to the terms of the Policy.

COVERED SERVICES

Lump Sum Hospital Admission Benefit

We will pay the Lump Sum Hospital Admission Benefit Amount shown in the Schedule of Benefits when a Covered Person is Hospital Confined as a result of a Sickness or illness. This benefit is payable once per Covered Person, per Hospital Confinement and limited to one Hospital Confinement per calendar year.

This benefit is not payable for Confinement in a Hospital due to an Accidental Injury or for treatment in an Observation Unit for any reason.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

All Exclusions in the Policy apply to this Rider, except for the following Policy exclusion which does not apply to this Rider:

- any illness, loss, or condition specifically excluded from the definition of Accidental Injury

Additionally, no benefits will be payable under this Rider for treatment of:

- alcoholism or drug addiction or their complications; or
- a normal pregnancy, except for any Complication of Pregnancy.

PRE-EXISTING CONDITIONS LIMITATION. This Rider includes a limitation for Pre-Existing Conditions. Any loss due to a Pre-Existing Condition as defined in the Glossary will not be covered for the first 6 months after the Rider Effective Date.

GLOSSARY

Complication of Pregnancy

Means a condition (when the pregnancy is not terminated) for which the diagnosis is distinct from pregnancy, but which is adversely affected by pregnancy or caused by pregnancy, and includes, but is not limited to:

- Non-elective Cesarean section;
- Acute nephritis;
- Nephrosis;
- Cardiac decompensation;
- Placenta previa;
- Puerperal infection;
- Miscarriage;
- Missed abortion; and similar medical and surgical conditions of comparable severity;
- Ectopic pregnancy which is surgically terminated and spontaneous termination of pregnancy occurring during a time that a viable birth is not possible; or
- Pernicious vomiting (hyperemesis gravidarum), pre-eclampsia and toxemia with convulsions (eclampsia of pregnancy).

Complications of Pregnancy cease upon termination of the pregnancy.



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Complications of Pregnancy do not include:

- Elective Cesarean section;
- False labor;
- Pre-term contractions of labor;
- Advanced maternal age;
- Occasional spotting;
- Bed rest prescribed by a Physician during the period of pregnancy;
- Morning sickness; or
- Similar conditions which, although associated with the management of a difficult pregnancy and back pain, are not medically classified as distinct Complications of Pregnancy.

Hospital Confined or Confinement

Means the assignment to a bed as a resident inpatient in a Hospital at the direction of and under the supervision of a Physician as a result of a Sickness or illness.

Observation Unit

A specialized area within a Hospital, apart from the Emergency Room, where a patient can be monitored following treatment in the Emergency Room by a Physician. Such a unit must:

- be under the direct supervision of a Physician or Registered Nurse (R.N.); and
- be staffed by Nurses assigned specifically to that unit; and
- provide care seven days per week, 24 hours per day.

Pre-Existing Conditions

A Pre-Existing Condition is a Sickness, including any Complication of Pregnancy, for which, within the 12-month period before the Rider Effective Date, medical advice, consultation or treatment was recommended or received, or for which symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.

Sickness

A disease or illness. Sickness also includes Complications of Pregnancy. Subject to the Pre-Existing Condition limitation, Sickness must first manifest itself after the Rider Effective Date and while the insurance is in force.

GENERAL PROVISIONS

Rider Effective Date

Coverage under this Rider begins on the Covered Person's Rider Effective Date as shown in the Schedule of Benefits.

Coverage Termination Date

Coverage under this Rider will terminate on the earliest of:

- The date the Policy terminates; or
- The date You request to cancel this Rider.

Any Covered Person's insurance under this Rider will terminate when that Covered Person's insurance under the Policy terminates.

Reinstatement

If this Rider lapses due to non-payment of premium, You may apply for reinstatement within the same Calendar Year by paying the required premium and submitting an Application for reinstatement. We will give you a conditional receipt for the premium and this Rider will be reinstated as of the approval date of the Application.

If We do not notify You of Our disapproval of the Application, this Rider will be reinstated 45 days after the date of the conditional receipt of Application. The reinstated Rider will cover only eligible hospital admissions after the reinstatement date.



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Rider Lapse

Except as allowed under the Reinstatement provision, if Your Policy and/or Rider lapse or terminates for any reason, and You have submitted a Claim in the previous 12-month period from the Coverage Termination Date, You cannot apply for a new Policy or Rider from Us for a period of 36 months.

More than One Rider with Us

No individual may be insured under more than one Hospital Admission Lump Sum Rider issued by Us at any given time. If a Covered Person has coverage under more than one related Rider, whether in one state or in more than one state, the amount of liability under the Rider shall be limited only to the amount payable on Rider with the highest available benefit and any premiums paid to Us for other policies or riders shall be refunded to You or to Your estate.

Our Right to Cancel, Rescind, or Reform

We reserve the right to cancel, rescind, or reform a Covered Person's coverage under this Rider in the event of fraud or misrepresentation of a material fact by You, a Covered Dependent, or Your representative.

President

A handwritten signature in black ink, appearing to read "R. H. Hildard", written over a horizontal line.