



INTERNATIONAL
STUDENT
INSURANCE

Seminole State College State of Florida
ELI
Patriot Exchange



USING YOUR INSURANCE PLAN

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/situation that you are experiencing. Choosing the correct medical provider will make your experience much better, and it will make the billing and payment process much smoother. Here are some guidelines for choosing appropriate medical care.



NON-EMERGENCY SITUATIONS

When you need to seek non-emergency care, such as a cold, the flu or minor injuries and sickness, please visit a local doctor, urgent care treatment center or walk-in medical clinic. They will be best placed to assist you in a timely manner, and you will likely pay less out of pocket. To locate a doctor or clinic, use the online search tool in your student zone or call IMG for appropriate in-network providers in your area.



EMERGENCY SITUATIONS

If you need to seek emergency care, please go to the nearest hospital emergency room or call the emergency services (911 in the USA) for immediate assistance. Examples of emergency care include serious accidents or sickness, and any condition that requires an ambulance.

As with anything, we ask you to use your judgment with a situation. If you feel you need immediate emergency attention, please do not delay and go straight to the Emergency Room. However, if you are unsure, or your condition is not severe, then either call the assistance service included with your insurance plan or visit a local doctor, urgent care center or walk-in clinic in your area first.

Please Note – use of the emergency room will be subject to an **\$250** deductible.



ID-CARD

It is extremely important that you carry your insurance ID card with you at all times and provide this to the doctor, clinic or hospital at the time of treatment. Failure to do this will result in bills being sent directly to you for payment. Your insurance ID card will be provided to you prior to traveling, and you can download a new copy in your student zone.



DOCTOR/HOSPITAL SEARCH

Whether inside or outside the USA you have the freedom of choice to visit any doctor, clinic or hospital you wish, however you are **strongly encouraged** to visit medical providers who are part of the insurance plan network. This will allow direct billing and can remove the need for you to pay up front for medical expenses.

Providers can be located online by visiting:

<https://administrators.internationalstudentinsurance.com/zones/seminole-state/providers.php>



CLAIMS PROCESS

When seeking medical care please use the following guidelines to submit your claims to the insurance company:

Inside the USA

- At the providers' office, give them your insurance ID card.
- Pay your deductible/ copay (if you have one).
- In-network providers will bill directly to IMG, out of network providers will require you to pay upfront.
- Complete a claim form and submit that to IMG via email

Outside the USA

- Call IMG directly before you seek treatment, they will help you locate a provider and will assist in setting up direct billing.
- Otherwise, please seek treatment from any provider you wish, pay for services up front and then submit a claim for reimbursement.

Prescription Medications

You will need to pay for all your medications upfront and then either submit a claim form, with your receipts, or add them to your existing claims.

Claim Submission

Claim forms can be obtained in your student zone, and should be submitted electrically to: customercare@imglobal.com



TRAVEL ASSISTANCE SERVICES

If you need help or assistance during your insurance coverage period, help is a phone call away for items such as:

- Provider Listings
- Claims Update
- Emergency Assistance
- Medical Monitoring



USA Toll Free 1 (800) 628-4664

International +1 (317) 655-4500

Email: customercare@imglobal.com (24 business hour response time)

STUDENT ZONE

For more detailed information about your insurance plan, including full policy conditions and exclusions, a copy of your insurance ID card and useful information about your insurance plan, please visit: <https://administrators.internationalstudentinsurance.com/zones/seminole-state/>

INSURANCE PLAN BENEFITS

Benefit	Limit
Overall Maximum Limit	\$5,000,000
Maximum Limit per Illness or Injury	\$100,000
Deductible per Injury/Illness	\$100
Urgent Care Copayment -Not subject to Deductible	\$50
Walk-in Clinic -Not subject to Deductible	\$20
ER Deductible per Injury/Illness	Injury: Not subject to Emergency Room Deductible Illness: Subject to a \$250 Deductible for each Emergency Room visit for Treatment that does not result in a direct Hospital admission.
Coinsurance	100% after the Deductible, up to the Maximum Limit
Inpatient or Outpatient Services Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Pre-existing Conditions	Maximum Limit: \$1,500. Period of Coverage Limit (after 12 months): \$500
Teladoc Consultation	<ul style="list-style-type: none"> • Not Subject to Deductible and Coinsurance • Mental or Nervous Disorders are not covered • Coverage for a Teladoc Consultation is not a determination that any specific condition discussed, raised or identified during such consultation is covered under this insurance. The Company reserves the right to decline future claims relating to or arising from any condition discussed, raised or identified during a Teladoc Consultation where the Illness or Injury is directly or indirectly related to any Pre-existing Condition or is otherwise excluded under this Certificate of Insurance
Eligible Medical Expenses	100%
Physician Visits / Services	Maximum Visits per day: 1, unless visit is for a different medical/surgical specialty
Hospital Room and Board	100%. Average Semi-Private Room Rate, including nursing services. Includes nursing, miscellaneous and Ancillary Services

Intensive Care	100% when hospitalized in an Intensive Care Unit
Bedside Visit -Not subject to deductible	Maximum Limit: \$1,500
Outpatient Surgical / Hospital Facility	100%
Laboratory	100%
Radiology / X-ray	100%
Pre-admission Testing	100%
Surgery	100%
Reconstructive Surgery -Surgery is incidental to and follows Surgery that was covered under the plan	100%
Assistant Surgeon	20% of the primary surgeon's eligible fee
Anesthesia	100%
Durable Medical Equipment	100%
Chiropractic Care Medical order or Treatment plan required	100%
Physical Therapy Medical order or Treatment plan required	Maximum Visits per day: 1
Extended Care Facility Upon direct transfer from acute care Hospital	100%
Home Nursing Care	100% Provided by a Home Health Care Agency. Upon direct transfer from an acute care Facility
Prescriptions	100% Period of Coverage limit: \$250,000 per person Dispensing Day Maximum: 90 days per prescription
Mental or Nervous / Substance Abuse Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Inpatient Mental or Nervous / Substance Abuse -Not covered if incurred at the Student Health Center	\$10,000
Outpatient Mental and Nervous / Substance Abuse - Not covered if incurred at the Student Health Center	Maximum Limit per day: \$50. Maximum Limit: \$500

Emergency Services NOT Subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Emergency Local Ambulance -Subject to Deductible	100% injury Illness resulting in a Hospitalization admission
Emergency Medical Evacuation	\$50,000 Must be approved in advance and coordinated by the Company
Emergency Reunion	\$15,000 Maximum days: 15 Meal Maximum per day: \$25 Must be approved in advance by the Company
Interfacility Ambulance Transfer Services rendered in the United States	100% Transfer must be a result of an Inpatient Hospital admission
Political Evacuation and Repatriation	\$10,000 Must be approved in advance by the Company
Repatriation for Medical Treatment	\$100,000 In addition to the plan per Illness or Injury limit
Return of Mortal Remains	Up to \$25,000 Local Burial/Cremation: \$5,000 Must be approved in advance by the Company
Other Services NOT subject to Deductible unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Accidental Death & Dismemberment	Principal Sum Maximum: \$25,000
Dental Treatment due to Unexpected Pain	Period of Coverage Limit: \$350
Non-emergency Dental Treatment due to an Accident	Period of Coverage Limit per Injury: \$500
Traumatic Dental Injury -Subject to Deductible and Coinsurance	100%
Incidental Trip	Maximum days: 14
Terrorism	Maximum limit: \$50,000

Please note: This document is being provided for informational purposes only and does not supersede in any way the terms in the governing documents for your insurance plan. Please visit the [Student Zone](#) for a copy of your insurance certificate which includes the full plan wording and exclusions.

Eligibility

If an insured person is not eligible, this certificate is void ab initio and all premium paid will be refunded. In order to be eligible and qualified for coverage under this insurance, a person must meet all of the following requirements:

1. Be an active participant, spouse of the participant, or children traveling with the participant and residing outside his/her primary country of residence for a temporary period of time, and if destination country is the united states, insured person must hold one of the following visa types: F1/F2, J1/J2, M1/M2 or A1/A2
2. Be at least thirty-one (31) days old but not yet sixty-five (65) years old
3. On the effective date and on subsequent renewal dates, be physically and legally residing in the destination country with the intent to reside there for at least thirty (30) days
4. Not be pregnant, hospitalized or disabled on the initial effective date
5. Not be hiv+ on the initial effective date

INSURANCE

PLAN EXCLUSIONS

Except as expressly provided for in the benefit summary, all Charges, costs, expenses and/or claims incurred by the Insured Person, and any claim for death or dismemberment benefits, and directly or indirectly relating to or arising or resulting from or in connection with any of the following acts, omissions, events, conditions, Charges, consequences, claims, Treatment (including diagnoses, consultations, tests, examinations and evaluations related thereto), services and/or supplies are expressly excluded from coverage under this insurance, and the Company shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor:

1. Economic Sanctions

Notwithstanding any other Terms under this insurance, the Company shall not provide coverage or make any payments or provide any service or benefit to any Insured Person, beneficiary, or third party who may have any rights under this insurance to the extent that such coverage, payment, service, or benefit would violate any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or the United States of America.

2. War; Military Action

The Company shall not be liable for and will not provide coverage or benefits for any claim or Charges incurred with respect to any Illness, Injury, death and dismemberment, or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising or incurred in connection with or as a result of any of the following acts or occurrences:

- a. War, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war
- b. Mutiny, riot, strike, military or popular uprising, insurrection, insurgency, rebellion, revolution, military or usurped power
- c. Any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by violence of any type
- d. Martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege
- e. Any use of radiological, chemical, nuclear or biological weapons or any other radiological, chemical, nuclear or biological events of any type (including in connection with an act of Terrorism).

Any claim, Charges, Illness, Injury or other consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether or not directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in connection with, any of the said occurrences shall be deemed and considered to be consequences for which the Company shall not be liable under the Master Policy or this Certificate, except to the extent that the Insured Person shall prove that such claim, Charges, Illness, Injury or other consequence happened independently of the existence of such abnormal conditions and/or occurrences.

3. Terrorism. The Company shall not be liable for and will not provide coverage or benefits in excess of the amount shown in the BENEFIT SUMMARY for any claim or Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism. Further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with the following:
 - a. The Insured Person's active and voluntary planning or coordination of or participation in any act of Terrorism

- b. Any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory was issued or in effect on or within six (6) months prior to the Insured Person's date of arrival in said location, post, area, territory or country
 - c. Any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory becomes effective or is in effect on or after the Insured Person's date of arrival in said location, post, area, territory or country, and the Insured Person unreasonably fails or refuses to heed such warning and thereafter remains in said location, post, area, territory or country.
- 4. Pre-existing Conditions. Charges resulting directly or indirectly from or relating to any Pre-existing Condition, (whether physical or mental, regardless of the cause of the condition) are excluded from coverage under this insurance until the Insured Person has maintained coverage under this insurance plan continuously for at least twelve (12) months.
- 5. Maternity and Newborn Care. Charges for pre-natal care, delivery, post-natal care, and care of Newborns, including complications of Pregnancy, miscarriage, complications of delivery and/or of Newborns are excluded from this insurance.
- 6. Preventative Care. Charges for Routine Physical Examinations and immunizations are excluded from coverage under this insurance.
- 7. Charges for any Treatment or supplies that are:
 - a. Not incurred, obtained or received by an Insured Person during the Period of Coverage.
 - b. Not presented to the Company for payment by way of a completed Proof of Claim within one hundred eighty (180) days from the date such Charges are incurred.
 - c. Not administered or ordered by a Physician.
 - d. Not Medically Necessary for the diagnosis, care or Treatment of the physical or mental condition involved. This also applies when and if they are prescribed, recommended or approved by the attending Physician.
 - e. Provided at no cost to the Insured Person or for which the Insured Person is not otherwise liable.
 - f. In excess of Usual, Reasonable, and Customary.
 - g. Related to Hospice care.
 - h. Incurred by an Insured Person who was HIV + on or before the Initial Effective Date of this insurance, whether or not the Insured Person had knowledge of his/her HIV status prior to the Effective Date, and whether or not the Charges are incurred in relation to or as a result of said status. This exclusion includes Charges for any Treatment or supplies relating to or arising or resulting directly or indirectly from HIV, AIDS virus, AIDS related Illness, ARC Syndrome, AIDS and/or any other Illness arising or resulting from any complications or consequences of any of the foregoing conditions.
 - i. Provided by or at the direction or recommendation of a chiropractor, unless ordered in advance by a Physician.
 - j. Performed or provided by a Relative of the Insured Person.
 - k. Not expressly included in the ELIGIBLE MEDICAL EXPENSES provision.
 - l. Provided by a person who resides or has resided with the Insured Person or in the Insured Person's home.
 - m. Required or recommended as a result of complications or consequences arising from or related to any Treatment, Illness, Injury, or supply excluded from coverage or which is otherwise not covered under this insurance.
 - n. Nor Congenital Disorders and conditions arising out of or resulting therefrom.
- 8. Charges incurred for failure to keep a scheduled appointment.
- 9. Telehealth or Telemedicine services not considered Medically Necessary as determined by the Company under the plan
- 10. Charges incurred for Surgeries, Treatment or supplies which are Investigational, Experimental, and for research purposes.
- 11. Charges incurred related to genetic medicine, genetic testing, surveillance testing and/or wellness screening procedures for genetically predisposed conditions indicated by genetic medicine or genetic testing, including, but not limited to amniocentesis, genetic screening, risk assessment, preventive and prophylactic surgeries recommended by genetic testing, and/or any procedures used to determine genetic pre-disposition, provide genetic counseling, or administration of gene therapy.

12. Charges incurred for testing that attempts to measure aspects of an Insured Person's mental ability, intelligence, aptitude, personality and stress management. Such testing may include but is not limited to psychometric, behavioral and educational testing.
13. Charges incurred for Custodial Care.
14. Charges incurred for Educational or Rehabilitative Care that specifically relates to training or retraining an Insured Person to function in a normal or near-normal manner. Such care may include but is not limited to job or vocational training, counseling, occupational therapy and speech therapy.
15. Charges for weight modification or any Inpatient, Outpatient, Surgical or other Treatment of obesity (including without limitation morbid obesity), including without limitation wiring of the teeth and all forms or procedures of bariatric Surgery by whatever name called, or reversal thereof, including without limitation intestinal bypass, gastric bypass, gastric banding, vertical banded gastroplasty, biliopancreatic diversion, duodenal switch, or stomach reduction or stapling.
16. Charges for modification of the physical body in order to change or improve or attempt to change or improve the physical appearance or psychological, mental or emotional well-being of the Insured Person (such as but not limited to sex-change Surgery or Surgery relating to sexual performance or enhancement thereof).
17. Charges or Treatment for cosmetic or aesthetic reasons, except for reconstructive Surgery when such Surgery is Medically Necessary and is directly related to and/or follows a Surgery which was covered under this insurance.
18. Elective Surgery or Treatment of any kind.
19. Charges incurred for any Treatment or supply that either promotes or prevents or attempts to promote or prevent conception, insemination (natural or otherwise) or birth, including but not limited to: artificial insemination; oral contraceptives; Treatment for infertility or impotency; vasectomy, or reversal of vasectomy; sterilization; reversal of sterilization; surrogacy or abortion.
20. Charges incurred for any Treatment or supply that either promotes, enhances or corrects or attempts to promote, enhance or correct impotency or sexual dysfunction.
21. Any Illness or Injury sustained while taking part in, practicing or training for: Amateur Athletics; Professional Athletics; or athletic activities that are sponsored by any Governing Body or Authority including the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee.
22. Any Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; whitewater kayaking or whitewater rafting in water less than Class V difficulty; wildlife safaris; and windsurfing.
23. Any Illness or Injury sustained while taking part in activities designated as Extreme Sports, which include but are in no way limited to the following (and include any combination or derivative of the following): BASE jumping; cave diving; cliff diving; downhill mountain biking and racing; extreme skiing; freediving; free flying; free running; free skiing; freestyle scootering; gliding; heli-skiing; ice canoeing; ice climbing; kitesurfing; mixed martial arts; motocross; motorcycle racing; motor rally; mountaineering above elevation of 4500 meters from ground level; parkour; piloting a commercial or non-commercial aircraft; powerbocking; scuba diving or sub aqua pursuits below a depth of 50 meters; snowmobile racing; truck racing; whitewater kayaking or whitewater rafting Class V and higher difficulty; and wingsuit flying.
24. Any Illness or Injury sustained while taking part in snow skiing, snowboarding or snowmobiling where the Insured Person is in violation of applicable laws, rules or regulations of a ski resort, out of bounds or in unmarked or unpatrolled areas.
25. Any Illness or Injury sustained while taking part in backcountry skiing.
26. Any Illness or Injury sustained while taking part in skiing off-piste.
27. Any Illness or Injury sustained while taking part in athletic or recreational activities where the Insured Person is not physically or medically fit or does not hold the necessary qualifications to engage in said activities.
28. Any Illness or Injury sustained while taking part in Collision Sports.
29. Any Illness or Injury sustained while participating in any sporting, recreational or adventure activity where such activity is undertaken against the advice or direction of any local authority or any qualified

instructor or contrary to the rules, recommendations and procedures of a recognized governing body for the sport or activity.

30. Any Illness or Injury sustained while participating in any activity where such activity is undertaken in disregard of or against the recommendations, Treatment programs, or medical advice of a Physician or other healthcare provider.
31. Any Injury or Illness sustained as a result of being under the influence of or due wholly or partly to the effects of alcohol, liquor, intoxicating substance, narcotics or drugs other than drugs taken in accordance with Treatment prescribed and directed by a Physician but not for the Treatment of Substance Abuse.
32. Any Injury or Illness sustained while operating a moving vehicle after consumption of intoxicating liquor or drugs in excess of the applicable blood/alcohol legal limit, other than drugs taken in accordance with Treatment prescribed and directed by a Physician. For purposes of this exclusion, "vehicle" shall include motorized devices regardless of whether or not a driver or operator license is required (including watercraft and aircraft) and non-motorized bicycles and scooters for which no permit or license is required
33. Any willfully Self-inflicted Injury or Illness.
34. Any sexually transmitted or venereal disease.
35. Any testing for the following when not Medically Necessary: HIV, seropositivity to the AIDS virus, AIDS related Illnesses, ARC Syndrome, AIDS.
36. Any Illness or Injury resulting from or occurring during the commission of a violation of law by the Insured Person, including, without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
37. Biofeedback, acupuncture, music, occupational, recreational, sleep, speech, or vocational therapy
38. Orthoptics, visual therapy or visual eye training.
39. Any non-surgical Illness or Treatment of the feet, including without limitation: orthopedic shoes; orthopedic prescription devices to be attached to or placed in shoes; Treatment of weak, strained, flat, unstable or unbalanced feet; metatarsalgia, bone spurs, hammer toes or bunions; and any Treatment or supplies for corns, calluses or toenails; except as otherwise expressly set forth.
40. Hair loss, including without limitation wigs, hair transplants or any drug that promises to promote hair growth, whether or not prescribed by a Physician.
41. Any sleep disorder, including without limitation sleep apnea.
42. Any exercise and/or fitness program or equipment, whether or not prescribed or recommended by a Physician.
43. Any exposure to any non-medical nuclear or atomic radiation, and/or radioactive material(s).
44. Any organ or tissue or other transplant or related services, Treatment or supplies.
45. Any artificial or mechanical devices designed to replace human organs temporarily or permanently after termination of Inpatient status.
46. Any efforts to keep a donor alive for a transplant procedure.
47. Any Illness or Injury incurred in the Host Country/Destination Country, Affected Area or Home Country/Country of Residence as a result of a Public Health Emergency of International Concern, Epidemic, Pandemic, other disease outbreak, or Natural Disaster, that may affect an Insured Person's health, unless coverage is expressly provided under the PUBLIC HEALTH EMERGENCY provision of this insurance. **This exclusion DOES NOT apply to Charges resulting from COVID-19/SARS-CoV-2.**
48. Charges incurred for eyeglasses, contact lenses, hearing aids or hearing implants and Charges for any Treatment, supply, examination or fitting related to these devices, or for eye refraction for any reason.
49. Charges incurred for eye Surgery, such as but not limited to radial keratotomy, when the primary purpose is to correct or attempt to correct nearsightedness, farsightedness, or astigmatism.
50. Charges incurred for Treatment or supplies for temporomandibular joint (TMJ) including but not limited to TMJ syndrome, craniomandibular syndrome, chronic TMJ pain, orthognathic Surgery, Le-Fort Surgery or splints.
51. Charges incurred in the Insured Person's Country of Residence, except as otherwise expressly provided for in this insurance.
52. Charges incurred for any travel, meals, transportation and/or accommodations, except as otherwise expressly provided for in this insurance.

53. Charges or expenses incurred for nonprescription drugs, medicines, vitamins, food extracts, or nutritional supplements; IV vitamin or herbal therapy; drugs or medicines not approved by the United States Food and Drug Administration or which are considered "off-label" drug use; and for drugs or medicines not prescribed by a Physician.
54. any Treatment for an Illness or Injury requiring an unapproved U.S. Food and Drug Administration (FDA) medical product, services, Surgery, Surgical Procedure, prescription medication, drug, biological product, Durable Medical Equipment (DME) or device when an Emergency Use Authorization (EUA) is in place issued by the U.S. Food and Drug Administration (FDA)
55. Charges and all costs related to or arising from or in connection with all trips to the Destination Country undertaken for the purpose of securing medical Treatment or supplies.
56. Charges incurred for Dental Treatment, except as specifically provided for hereunder.
57. Wear and tear of teeth due to cavities and chewing or biting down on hard objects, such as but not limited to pencils, ice cubes, nuts, popcorn, and hard candies.
58. Dental Injury without associated face, skull, neck and/or jaws Injury or that can be evaluated and treated in a dental office.
59. Dental Treatment for services which provide oral care maintenance including tooth repair by fillings, root canals, tooth removal and x-rays.
60. Charges for Treatment of an Illness or Injury for which payment is made or available through a workers' compensation law or a similar law.
61. Charges incurred for massage therapy.
62. Charges incurred at a Hospital or Facility when the Insured Person checks themselves out Against Medical Advice of their Physician or leaves before reaching a Medically Necessary specified endpoint of Treatment
63. Charges incurred for the Worsening of an Illness or Injury after the Insured Person left a Hospital or Facility Against Medical Advice or was a Discharge Against Medical Advice
64. Accidental Death or Dismemberment when the Insured Person's death or dismemberment is caused directly or indirectly by, results from, or where there is a contribution from, any of the following:
 - a. Bodily or mental infirmity, Illness or disease.
 - b. Infection, other than infection occurring simultaneously with, and as a direct result of, the accidental Injury.

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