

**Accidental Death, Dismemberment and Loss of Sight (AD&D) Benefits
And Voluntary AD&D Benefits
For Active Employees and Dependents
Limitations and Exclusions**

The total amount payable for all losses resulting from any one accident will in no event exceed the Principal Sum for each Employee or Dependent (the Insured).

AD&D or Voluntary AD&D benefits will not be paid for any loss caused by, resulting from or substantially contributed to by any one or more of the following:

- A. Intentionally self-inflicted injuries, suicide or any attempted suicide, while sane or insane; or
- B. Declared or undeclared war or any act associated with war; or
- C. An accident occurring while the Insured is serving on full-time active duty in the Armed Forces of any country or international authority; or
- D. Illness, disease, pregnancy, childbirth, miscarriage, bodily infirmity, or any bacterial infections other than bacterial infection occurring as a consequence of an accidental wound or cut; or
- E. A loss occurring while the Insured is engaged in any felonious activity, or a loss which results from or is related to the Insured's felonious activity; or
- F. The Insured's being intoxicated by reason of alcohol or drug use, or a combination thereof. "Intoxication" shall have the meaning assigned in Section 49.01, Texas Penal Code, as may be amended. Conviction of a crime related to intoxication is not necessary for a determination of a loss resulting from intoxication. This exclusion is applicable whether or not the loss is related to the operation of a motor vehicle.
- G. Travel or flight in any vehicle or device for aerial navigation, including boarding or deplaning, while:
 - 1. being used for any test or experimental purpose; or
 - 2. traveling or flying in an aircraft owned, leased or rented by the State of Texas, as a pilot or member of the crew thereof, provided this item 2 will not apply to a pilot or crew member:
 - a. who is on approved official State of Texas business;
 - b. who is performing duties consistent with his State of Texas job description; and
 - c. in the case of a pilot, who is properly licensed and certified by the Federal Aviation Agency to fly the type of aircraft being operated or is a properly licensed pilot who, while on approved official State of Texas business, is in the process of obtaining certification to fly the type of aircraft being operated; or

3. traveling or flying in an aircraft other than an aircraft owned, leased or rented by the State of Texas, as a pilot or crew member, provided this item 3 will not be applicable to a pilot or crew member who meets all four of the following conditions at the time of any accident:
 - a. is on official State of Texas business;
 - b. is on approved State of Texas travel;
 - c. is eligible for reimbursement by the State of Texas for travel expenses; and
 - d. in the case of a pilot, is properly licensed and certified by the Federal Aviation Agency to fly the type of aircraft being operated; or
4. engaged in stunt flying, skydiving, crop dusting, banner towing or experimental test flights; or while giving or receiving any training or instructions unless such training or instructions are being given in conjunction with approved official State of Texas business; or
5. being operated by, for or under the direction of any military authority of the United States of America or the similar air transport service of any other country, unless such aircraft is on temporary loan to a State of Texas agency, college, or university, and such flight is in conjunction with approved non-military official State of Texas business.