

Change of Beneficiary: The Policyholder may change the Beneficiary at any time by filing such change with Anthem. Any payment made by Anthem before its receipt of notice of such changes will fully discharge Anthem's obligation for such payment. The right of Change of Beneficiary is reserved for the Policyholder and the consent of the Beneficiary or Beneficiaries shall not be requisite to the surrender or assignment of this Policy, to any Change of Beneficiary or Beneficiaries or to any other changes in this Policy.

Assignment: An absolute Assignment by the Policyholder of all incidents of ownership of his/her Accidental Death and Dismemberment insurance will be permitted but only if Anthem is given notice of the Assignment. Anthem assumes no liability for the validity of any Assignment and may rely solely on the assignee's statement. Any such Assignment will only take effect for Anthem on the date it is received.

Amendments: The Policy may be amended or changed at any time by Anthem. Only an Officer of Anthem may change, amend, alter or waive in any manner the provisions of the Policy, and then only in writing and signed by the Officer. Anthem will not be bound by any promise made by any agent or person other than an Officer of Anthem.

Method of Settlement: Payment of insurance benefits will be made in one lump sum.

Notice and Proof of Claim: Written notice of claim must be given to Anthem within twenty (20) days after the occurrence or commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Policyholder or the Beneficiary to Anthem Blue Cross Life and Health Insurance Company at 21555 Oxnard Street, Woodland Hills, California 91367 or to any authorized agent of Anthem, with information sufficient to identify the Policyholder, shall be deemed notice to Anthem.

Claim Forms: When Anthem receives notice of claim, forms for filing proof of claim will be furnished to the Beneficiary. If Anthem does not furnish the forms within fifteen (15) days from the time the notice is received by Anthem, the Beneficiary will have met the proof of loss requirement if written proof of loss is submitted within the time required.

Legal Action: No lawsuit or action may be brought to recover on the Policy within sixty (60) days after written proof of loss has been given. No lawsuit or action may be brought after three (3) years from the time written proof of loss is required to be given.

Examination: Anthem, at its own expense, will have the right to have a Policyholder examined as often as it may require whenever his/her loss is the basis of claim.

EXCLUSIONS

Workers' Compensation: No benefits will be paid for any loss for which benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers' compensation, employers' liability law or occupational disease law, even if you do not claim those benefits.

No benefits will be paid for any loss that is caused by:

- a. All hernias
- b. Disease or disorder of the body or mind or medical or surgical treatment thereof
- c. Suicide or attempted suicide, while sane or insane
- d. Self inflicted injury
- e. War or any act of war whether or not declared
- f. Commission of a felony or being engaged in an illegal occupation

Please contact customer service at 1-800-333-0912 to change the Beneficiary or Assignment, notify Anthem of a loss or ask any questions regarding your Policy.