

Exclusions Explained



Whether you are interested in personal or business disability insurance or are seeking to maximize your existing coverage, The Standard is the right choice. When you apply for individual disability insurance, be aware that The Standard may get back to you with a modified offer of coverage, which could include a rider with specific limitations or exclusions.

What Is an Exclusion Rider?

An exclusion rider generally states that benefits are not payable for disability resulting from or related to a specified medical condition (e.g., asthma), from a disease or disorder of an area or part of the body (e.g., the cervical spine), or injury sustained while participating in a specific activity (e.g., rock climbing). The intent of the rider is to exclude or restrict coverage for claims resulting from or related to a preexisting medical condition, or claims resulting from participation in a potentially hazardous activity that presents an increased risk of potential disability.

How Does an Exclusion Affect a Claim?

Regardless of the existence of an exclusion rider, you should submit a claim if you become disabled due to any injury or illness. To determine if an exclusion rider affects your disability claim, The Standard will thoroughly evaluate the claim.

If the reported disability is not caused by or related to the excluded medical condition or if the disability does not result from participation in an excluded activity, then the exclusion rider would not apply. That means you could have a compensable claim — if all of the other terms and conditions of the policy are met. If your disability was caused by or related to the preexisting condition identified in the exclusion rider, or resulted from participation in an excluded activity, then the exclusion rider will apply and benefits would not be payable.

An Example

If the cervical spine was excluded from coverage due to a history of herniated disc, disabilities caused by or related to herniated disc or other associated conditions (e.g., sprains, strains, degenerative disc disease, arthritis, etc.) would not be covered. However, in the event the disabling condition was caused by an unrelated traumatic event such as an automobile accident and we determine the preexisting condition did not contribute to the disability, the exclusion rider would not apply. In this event, you could have a compensable claim, even though that traumatic event resulted in an injury to your back.

Further, if you suffer from two simultaneous disabling conditions where one is specifically excluded from coverage under an exclusion rider and one is not, then you may have a compensable claim if the covered condition renders you disabled and if all of the other terms and conditions of the policy are met.

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**Standard Insurance Company
The Standard Life Insurance
Company of New York**

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This information is not intended to waive our rights with regard to claim decisions or alter policy terms and conditions. This information is meant only to explain how an exclusion rider will be applied in the event of a claim for disability benefits based on the wording of the specific exclusion rider. Each claim for benefits under the policy will be fully evaluated on its own merit before a decision is made.

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