

SECTION 1. GENERAL TERMS AND DEFINITIONS

Covers both total and partial disability.

This policy provides benefits when the Insured is totally or partially disabled. Section 1 gives information about or the meaning of several terms that are used in the policy.

1.1 INSURED AND OWNER

The Insured and Owner are named on page 3.

1.2 TERMS ON SCHEDULE OF BENEFITS AND PREMIUMS

The schedule of Benefits and Premiums (page 3) has a number of important terms that are used in this policy. These terms are:

Full Benefit. This is the maximum amount of monthly income payable under this policy.

Beginning Date. This is the date on which benefits begin to accrue after the Insured becomes disabled. Benefits are not payable for the time the Insured is disabled before the Beginning Date. Days of disability due to different causes will be accumulated to satisfy the Beginning Date.

Maximum Benefit Period. This is the longest period of time that benefits are payable for disability. In determining the maximum length of time for which benefits are payable, periods of total and partial disability are added together.

1.3 REGULAR OCCUPATION

The words "regular occupation" mean the occupation of the Insured at the time the Insured becomes disabled. If the Insured is regularly engaged in more than one occupation, all of the occupations of the Insured at the time the disability starts will be combined together to be the "regular occupation." "Regular occupation" is not restricted to a specific company or industry.

1.4 TOTAL DISABILITY

The Insured is totally disabled when both unable to perform the principal duties of the regular occu-

pation and not gainfully employed in any occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the Insured is not totally disabled; however, the Insured may qualify as partially disabled.

The Owner may have selected a different definition of total disability. The Schedule of Benefits and Premiums (page 3) indicates if a different definition applies. If a different definition does apply, refer to the Option for the definition of Total Disability.

1.5 PARTIAL DISABILITY

The Insured is partially disabled when:

- a. the Insured is unable:
- to perform one or more but not all of the principal duties of the regular occupation; or
 - to spend as much time at the regular occupation as before the disability started;
- b. the Insured has at least a 20% Loss of Earned Income that is caused by the disability for which claim is made; and
- c. the Insured is gainfully employed in an occupation.

During a period of Partial Disability following the Beginning Date, the Proportionate Benefit may be payable. Until the Proportionate Benefit has been payable for six months, the Insured need not have a 20% Loss of Earned Income to be partially disabled if:

- the Insured is unable to perform one or more principal duties which accounted for at least 20% of the time the Insured spent at the regular occupation before the disability started; or
- the Insured has at least a 20% loss of time spent at the regular occupation.

You don't have to be continuously disabled to qualify for the Beginning Date. Days of disability due to different causes will be accumulated to satisfy the Beginning Date. See "Beginning Date" on page 3.

Regular Occupation means your occupation at the time you become disabled.

You are totally disabled when you are unable to perform the principal duties of your regular occupation and not gainfully employed in any occupation. However, if you decide to become gainfully employed, the Proportionate Benefit for Partial Disability may be payable. You may have chosen a different definition of total disability. The Schedule of Benefits and Premiums will indicate which definition applies to your policy.

Not all benefits are for a Total Disability. A benefit for a Partial Disability is included in your policy.

Proof of earnings loss is not required prior to the Beginning Date or for the first six months. Proportionate Benefits are payable if you have sufficient loss of time or duties at your occupation.