

## HOME CARE ASSISTANCE

### **EXCLUSIONS**

No benefits are payable under these coverages for expenses incurred following:

- (a) Self-inflicted injuries or physical or mental damage;
- (b) The commission of or an attempt by the Insured to commit a criminal act;
- (c) Injuries sustained by the Insured during active participation in a civil commotion, a riot, an insurrection, or a military action, whether war has been declared or not;
- (d) Alcohol or drug abuse, or use of illegal drugs;
- (e) Driving a motor vehicle when the Insured blood alcohol level exceeds 80 milligrams of alcohol per 100 milliliters of blood, or exceeds the legal limit permitted by law;
- (f) Inhalation by the Insured of toxic gases, unless this inhalation occurs in the ordinary course of the Insured's employment;
- (g) Suicide or attempted suicide by the Insured, whether or not the Insured was of sound mind at the time.

No benefits are payable for a functionally dependent Insured who resides outside Canada or the United States.

No benefits are payable when the Insured resides in a facility.