

Amendatory Rider



HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
200 Hopmeadow Street
Simsbury, Connecticut 06089
(A stock Insurance company)

This rider forms a part of a certificate given in connection with Policy Number 033731, issued to City of Madison, where 033731 is the Policy Number and City of Madison is the Policyholder.

Eligible Class(es) For Coverage: All Active Employees who are permanent, limited term employees who work at least 50% of a regularly established full-time work week, who are citizens or legal residents of the United States, its territories and protectorates, excluding temporary, leased or seasonal employees.

This rider becomes effective October 1, 2013.

The **Exclusions** provision in the **Exclusions and Limitations** section of Your certificate is hereby deleted in its entirety and replaced with the following **Exclusions** provision.

Exclusions: *What Disabilities are not covered?*

The Policy does not cover, and We will not pay a benefit for any Disability:

- 1) unless You are under the Regular Care of a Physician;
- 2) that is caused or contributed to by war or act of war (declared or not);
- 3) caused by Your commission of or attempt to commit a felony;
- 4) caused or contributed to by Your being engaged in an illegal occupation;
- 5) caused or contributed to by an intentionally self inflicted injury;
- 6) caused or contributed to by Your participation in a riot.

If You are receiving or are eligible for benefits for a Disability under a prior disability plan that:

- 1) was sponsored by Your Employer; and
- 2) was terminated before the Effective Date of The Policy;

no benefits will be payable for the Disability under The Policy.

In all other respects the Certificate of Insurance remains the same.

Signed for Hartford Life and Accident Insurance Company

Terence Shields, Secretary

Michael Concannon, Executive Vice President