

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

ACCIDENTAL DEATH BENEFIT RIDER

This rider is part of the policy to which it is attached. It is subject to all of the policy provisions which are not inconsistent with the provisions of this rider.

EFFECTIVE DATE

The effective date of this rider is the date it is issued.

DEFINITION

Accidental bodily injury means bodily harm which:

- (a) is the direct result of an accident or trauma that occurs while this rider is in force; and
- (b) results in death independently of sickness and all other causes (except for sickness caused by the injury).

BENEFIT

We will pay the beneficiary this rider's benefit if we receive satisfactory proof that the insured died from *accidental bodily injury* while this rider is in force. The amount of this rider's benefit is shown on the policy's data pages. This rider's benefit will be in addition to the policy's death benefit. The insured's death must occur within 180 days following the date of the *accidental bodily injury*.

This rider does not contain a cash value or loan provision.

EXCLUSIONS

We will not pay this rider's benefit if any of the following caused or contributed to the insured's death:

- (a) suicide, or intentionally self-inflicted injury, while sane or insane;
- (b) commission or attempted commission of a felony;
- (c) travel in or descent from an aircraft, if the insured acted in a capacity other than as a passenger;
- (d) war or an act of war:
 - (1) war includes, but is not limited to, declared war and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization; and
 - (2) act of war means any act peculiar to military, naval or air operations in time of war;
- (e) disease or infirmity of mind or body;
- (f) an infection not occurring as a direct result or consequence of the *accidental bodily injury*;
- (g) voluntary intake or use by any means of
 - (1) any drug, unless prescribed or administered by a physician and taken according to the physician's instructions; or
 - (2) poison, gas, or fumes, unless a direct result of an occupational accident;
- (h) intoxication as defined by the jurisdiction where the *accidental bodily injury* occurred;
- (i) participation in an illegal occupation or activity;
- (j) active participation in a riot, insurrection, or terrorist activity; or
- (k) injury received while the insured is incarcerated.

TERMINATION

This rider will terminate on the earliest of the date:

- (a) you send a written request to terminate this rider;
- (b) this rider lapses due to nonpayment of the rider premium;
- (c) the policy is continued as reduced paid-up life insurance; or
- (d) the policy terminates according to its terms.

The termination of this rider will not prejudice the payment of this rider's benefits if the *accidental bodily injury* occurs while this rider was in force.

United of Omaha Life Insurance Company


Corporate Secretary

SAMPLE