



DI Exclusion Riders Explained

What happens at claim time if you have an exclusion rider on your disability income (DI) insurance policy?

Ameritas takes great pride in making offers for DI insurance to as many applicants as possible. While the majority of our DI insurance policies are issued on a standard basis, there are times, due to medical history, an exclusion rider may be necessary.

How will an exclusion rider affect my DI insurance policy at the time of claim?

Typically, an exclusion rider will state that benefits are not payable for disability resulting from a named condition (e.g., Gastroesophageal Reflux Disease) or injury to, disease or disorder of an area or part of the body (e.g., lumbosacral spine). The intent of the rider is to exclude or restrict coverage for a known pre-existing medical condition or a condition that predisposes you to a potential disability.

In the event an injury or illness prevents you from working, you should submit a claim. Ameritas will thoroughly evaluate the claim and determine if the exclusion rider applies to your disability. We will request medical information to evaluate and determine whether the pre-existing condition is a contributing factor toward the disability.

If we determine the pre-existing condition did not cause or contribute to the disability, then the disability will be covered and benefits are payable—assuming all of the other terms and conditions of the policy are met.

If the pre-existing condition caused or contributed to the current disability, then the terms of the exclusion rider will apply and benefits are not payable.

Let's look at an example. We placed a Cervical Spine exclusion rider on a policy for an applicant with a herniated disc at the C6-C7 area. Disabilities resulting directly or indirectly from the existing medical condition, such as sprains, strains, herniated disc, degenerative disc disease, arthritis, etc., would generally fall under the terms of this exclusion rider and be excluded from coverage.

However, if an automobile accident caused fractured vertebrae or severe spinal cord injuries, and it was determined the underlying pre-existing condition did not contribute to the disability, then the disability would be covered under the policy—assuming that all of the other terms and conditions for disability were met.

What would happen if you suffer from two concurrent disabling conditions—one that is specifically mentioned under an exclusion rider and one that is not? If the covered condition alone renders you disabled, benefits would be payable assuming all other terms and conditions of your policy are met.

Mental, behavioral and neurodevelopmental disorders, including psychiatric disorders are classified by Ameritas as mental/nervous conditions. Due to the subjective and complex nature of mental/nervous conditions, Ameritas does not apply the exclusion logic explained above for mental/nervous exclusions. All mental/nervous conditions will be excluded if the policy contains a mental/nervous exclusion regardless of the pre-existing conditions and how it relates to the current claimed mental/nervous condition.

For more information regarding how exclusion riders work, or any other questions you may have, please contact your Ameritas representative.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

This information does not alter or liberalize the actual policy terms and conditions. It is provided as an explanation of how claim situations are handled with an exclusion rider. Actual determination and payment of benefits will be made in accordance with the provisions of the policy. Each claim that is submitted is evaluated on its own merit before a determination is made.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2025 Ameritas Mutual Holding Company