

CLAIM RULES

PHYSICAL EXAMINATION

SSQ, at its own expense, will have the right and opportunity to have you examined by a physician designated by him when and as often as it may reasonably require during the period of a claim under the contract.

OVERPAYMENT OF BENEFITS

Nothing in this wage indemnity plan will prevent SSQ from recovering from any person or organization to whom such payment has been made any overpayment of benefits, irrespective of the cause of such overpayment.

VACATION

If you are on vacation and become disabled, the 14-day elimination period commences following the date first not available for work at the completion of your vacation.

If your leave of absence of 16 (sixteen) or more calendar days precedes your vacation and you have not prepaid the premium for that leave of absence, coverage will not be reinstated until you return to active work.