

METROPOLITAN LIFE INSURANCE COMPANY

Limitations and Exclusions Rider for War or Act of War


This Rider changes the Limitations and Exclusions Provision of Your long-term care insurance policy. The exclusion for any injury or sickness that results from any war or act of war is revised by deleting “a. Any war, or act of war (whether declared or undeclared); or”, and replacing it with the following:

- a. Either (1) a war, or act of war, while serving in, or in support of, the military of any country; or (2) the special hazards incident to service in, or in support of, the military if the injury or sickness occurs outside the area of Your **Home**; or

Effective Date of this Rider This Rider is effective as of the Original Coverage Effective Date shown on the Schedule of Benefits of Your Policy.

In all other respects, the provisions and conditions of Your policy remain the same. This Rider is subject to the terms and provisions of Your policy. It is to be attached to and made a part of Your policy.

Signed for Metropolitan Life Insurance Company


Gwenn L. Carr
Vice-President and Secretary