

The War Exclusion in the MassMutual Disability Income (DI) Policies

The following Questions and Answers are for general informational purposes only.

MassMutual® believes that in making claim determinations, every claim must be analyzed individually with due regard given to the particular facts, the specific provisions of the policy and state laws applicable to each situation. This information does not alter or supersede the provisions of any policy.

What are the terms and conditions of the war exclusions in DI policies?

All MassMutual DI policies contain a general war exclusion for disabilities that are a result of war, declared or undeclared. This general war exclusion is not limited to insureds who are serving in the military. In addition, some DI policies exclude disabilities resulting from active duty in the armed forces.

Q. How might the term war be interpreted?

“War” might generally be described as hostile activities or an overt conflict or aggression between two or more governments or sovereign nations.

It is important to note that a terrorist act may, but would not necessarily, invalidate an otherwise legitimate claim. However, any harmful act of violence which caused a disability would have to be examined on its own unique facts and in accordance with the specific contract language, to determine if a state of war, declared or undeclared, existed at the time the incident occurred.

Q. Can policyowners suspend their coverage while the insured is engaged in the military?

MassMutual DI policies may include a provision to allow suspension of the policy if the insured enters active military service. The policy will no longer be in force if placed into suspension. This means that no premium payments will be due and disability benefits will not be available. In addition, no dividends are payable during a suspension period.

Q. What if a DI policy is kept in force while the Insured is engaged in the military?

Benefits may be payable for any disability that is the result of an injury or sickness unrelated to war.

An example of this circumstance might be a soldier currently serving in a war, declared or undeclared, who tripped and suffered a disabling knee injury on a routine visit to the mess tent. This type of injury would be covered subject to the other provisions of the policy because the cause of the disability is unrelated to war. However, if this soldier suffered a disability as a result of a leg wound stemming from shrapnel encountered during a military assault, this disability would not be covered.

Q. What if an Insured who is not serving in the military becomes disabled as a result of war?

If an insured is not serving in the military but suffers a disability due to war, the disability would not be covered. For example, if the insured was injured due to a war-related bombing, this type of injury would not be covered subject to the provisions of the policy.

Q. Who should I contact if I have additional questions regarding the war exclusion or suspension of coverage while in the military?

The Customer Service Representatives in our DI Service Center will be happy to assist you with any further questions.



DI Service Center:
1-800-272-2216, Option 3

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001.

