

Self-Inflicted Injury

The plan document excludes charges for self-inflicted injuries. Where there is a doubt, the benefit should be investigated before payment is made. In the investigation, the question of who, what, where, when and why should be answered.

Suspicious conditions suggesting inquiry are these:

- Carbon monoxide poisoning
- Gas inhalation (poisoning)
- Drowning
- Certain automobile accidents (alone in the car, striking a stationary object, rolling of an embankment, collision with train)
- Pedestrian crossing the street
- Falling from heights
- Fire
- Ingestion of barbiturates or of toxic substance (drug overdose)
- Private airplane crashes
- Drug overdosing.

Sources of information include:

- Hospital and physician's statements
- Investigative reports of police, fire or coroner
- Public records such as newspaper or court reports
- Special investigative reports.

