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ERISA: When Bad Surgery Results Create New Disabling Conditions: Still Excluded by the Pre-Existing Condition Exclusion?

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Pre-existing condition exclusions can be difficult to apply, especially when addressing whether a new disabling condition relates back to a pre-existing condition. But this new case shows how a new disabling condition resulting from a "bad surgery" may still be excluded under the pre-existing condition exclusion. *Haddad v. SMG LTD and Hartford Life and Accident...*