



SPORTS RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other Terms of the insurance. All Insured Persons who have elected the Sports Rider will be entitled to the amended benefits listed below.

The following benefits are added to the **BENEFIT SUMMARY**:

Other Services	
Subject to Deductible and Coinsurance unless otherwise noted Charges are Subject to Usual, Reasonable, and Customary Maximum Limits per Period of Coverage or if indicated, per Lifetime	
Benefit	Limits
Adventure Sports	Through age 49 years: \$50,000 Lifetime Maximum Age 50 through 59 years: \$30,000 Lifetime Maximum Age 60 through 64 years: \$15,000 Lifetime Maximum
Amateur Athletics	\$10,000 Lifetime Maximum

The following items are added to the **ELIGIBLE MEDICAL EXPENSES** provision:

- Charges for Illness or Injury sustained while taking part in, practicing or training for Amateur Athletics
- Charges for Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; and windsurfing

The reference to “Amateur Athletics” is deleted from the following exclusion in the **EXCLUSIONS** provision:

any Illness or Injury sustained while taking part in, practicing or training for: Amateur Athletics; Professional Athletics; or athletic activities that are sponsored by any Governing Body or Authority including the National Collegiate Athletic Association, any other collegiate sanctioning or Governing Body or the International Olympic Committee

The following exclusion is deleted in its entirety from the **EXCLUSIONS** provision:

any Illness or Injury sustained while taking part in activities designated as Adventure Sports, which are limited to the following: abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hot air ballooning; jungle zip lining; parachuting; paragliding; parascending; rappelling; skydiving; spelunking; and windsurfing