



PATRIOT EXCHANGE PROGRAMSM
ADVENTURE SPORTS RIDER

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

The following benefit is added to the **BENEFIT SUMMARY**:

Other Services	
Subject to Deductible and Coinsurance unless otherwise noted Eligible Medical Expenses are limited to Usual, Reasonable and Customary Limits per Period of Coverage unless stated as Maximum Limit	
Benefit	Limits
Adventure Sports	<ul style="list-style-type: none"> Through age 49: \$50,000 Maximum Limit per Injury or Illness Ages 50 through age 59: \$30,000 Maximum Limit per Injury or Illness Ages 60 through age 64: \$15,000 Maximum Limit per Injury or Illness

The following provisions are added to the end of the Patriot Exchange Program Certificate of Insurance:

Patriot Exchange Program Adventure Sports Rider
Additional Provisions

ELIGIBILITY: If the Insured Person meets the eligibility requirements set forth in the Certificate of Insurance, he/she is eligible for the coverage included in this Rider.

ADVENTURE SPORTS:

- (1) Subject to the Terms of the insurance plan and the Conditions and Restrictions set forth below, the Company will reimburse the Insured Person up to the amount shown in the BENEFIT SUMMARY for Eligible Medical Expenses incurred by the Insured Person with respect to an Illness or Injury suffered or sustained by the Insured Person while this insurance is in effect and for which coverage and/or benefits is (are) otherwise available hereunder, and while engaged in Adventure Sports, as defined herein; and provided the same are carried out in strict accordance with the guidelines, codes of good practice, and recommendations for safe practices as prescribed by a Governing Body or Authority.
- (2) **CONDITIONS AND RESTRICTIONS:** In addition to the Terms of the insurance plan, this insurance does not cover any Charges, costs, expenses and/or claims incurred by the Insured Person relating to, arising from, as a consequence of, or in connection with, directly or indirectly, any of the following acts, omissions, events, occurrences or conditions:
 - (a) willfully self-inflicted Injury or Illness, the effects of alcohol or drugs (other than as prescribed by a licensed Physician in full awareness of the Insured Person's activities) and any self-exposure to needless peril (unless in an attempt to save human life)
 - (b) any condition for which the Insured Person was undergoing, recovering from or awaiting Treatment immediately prior to the Adventure Sports activities.

It is a condition precedent to the Company's liability under this insurance that any prospective participant applying for coverage under this insurance is medically and physically fit to participate in an Adventure Sport. If in any doubt, the Insured Person should refrain from participating in any Adventure Sport until medical advice and approval has been obtained from a qualified Physician. No coverage will be provided for Insured Persons who are not physically and medically fit or who do not hold the necessary qualifications to engage in these activities.

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

- (22) 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; whitewater kayaking or whitewater rafting in water less than Class V difficulty; wildlife safaris; and windsurfing