



CHOICEAMERICA™ ADVENTURE SPORTS RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration, in consideration of Premium owed, purchased at time of Application and subject to all other Terms of the Policy, the Policy is hereby amended to include the following language:

The following benefit is added to the BENEFIT SUMMARY:

Other Services	
Subject to Deductible or Coinsurance unless otherwise noted Charges are Subject to Usual, Reasonable, and Customary Maximum Limits per Period of Coverage or If Indicated, per Lifetime	
Benefit	Limit/Sub-Limit
Adventure Sports	<ul style="list-style-type: none"> ▪ Age 31 days through age 49 years of age: Lifetime Maximum Limit: \$50,000 ▪ Age 50 years of age through age 59 years: Lifetime Maximum Limit: \$30,000 ▪ Age 60 years of age through age 64 years: Lifetime Maximum Limit: \$15,000

The following Adventure Sports provision is added:

ADVENTURE SPORTS: Subject to applicable Maximum Limit set forth in the SCHEDULE OF BENEFITS/BENEFIT SUMMARY above, and the other Terms of the insurance plan including the EXCLUSIONS and the Conditions and Restrictions set forth below, the Company will reimburse the Insured Person 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 when applicable.

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, because 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 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.

Item (11)(d) under the EXCLUSIONS provision is deleted in its entirety and replaced with the following:

any Illness or Injury sustained while taking part in: Amateur Athletics, Professional Athletics, or other athletic activity that is sponsored or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or governing body), International Olympic Committee, and adventure sports and activities not expressly covered hereunder or approved in writing by the Company, including, without limitation the following (including any combination or derivative of the following): mountaineering or rock climbing above an elevation of

4500 meters or activities where specialized climbing equipment, ropes or guides are normally or reasonably should have been used and were not; athletic or sporting activities that are contact, collision, and/or are not engaged in by the Insured Person solely for recreational, entertainment or fitness purposes; aviation (except when travelling solely as a passenger in a commercial aircraft); BASE jumping; kiteboarding; luge; motocross (MOTO-X); racing of any kind including without limitation by horse, motorcycle, automobile, or any other motorized or non-motorized vehicle of any type or other means; any rodeo activity; ski jumping; sky diving; snow skiing except for recreational downhill, cross country, and snowboarding (provided that there is no coverage for any Illness of Injury sustained while skiing in violation of applicable laws, rules or regulations; away from prepared and marked in-bound territories; and/or against the advice of the local ski school or local authoritative body); snowmobiling; whitewater rafting in water exceeding Class V difficulty; and sub-aqua pursuits involving underwater breathing apparatus below a depth of 50 meters. Practice or training in preparation for any excluded activity which results in Illness or Injury will be considered as activity while taking part in such activity; and/or;

The following item is added to the EXCLUSION provision

(11)(g) No coverage for an Injury or Illness sustained while participating in amusement/theme activity if in violation of applicable laws, rule and regulations and safety guidelines.

The following defined terms are added to the DEFINITIONS provision:

Adventure Sports: Activities designated as “Adventure Sports” are limited to abseiling; amusement/theme park activities; BMX; bobsledding; bungee jumping; canyoning; caving; hang gliding; heli-skiing; high diving; hot air ballooning; inline skating;; kayaking; mountaineering or rock climbing to elevation 4500 meters from ground level with proper ropes and guides; mountain biking; parachuting; paragliding; parascending; piloting a non-commercial aircraft; rappelling; scuba diving (to 50 meters); skydiving; snorkeling; snow skiing, snowboarding, snowmobiling (no cover provided while skiing, snowboarding or snowmobiling in violation of applicable laws, rules or regulations; away from prepared and marked in-bound territories; and/or against the advice of the local ski school or local authoritative body); spelunking; surfing; trekking; wakeboarding; water skiing; whitewater rafting in water not exceeding Class V difficulty, wildlife safaris, windsurfing, and zip lining. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity. 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.

Class V: A section of a river, stream or other waterway or watercourse where the current moves with enough speed or force to meet, but not to exceed, the qualifications of Class V as determined by the International Scale of River Difficulty or as commonly published by a local authority or government agency.

Governing Body or Authority: A nationally-recognized controlling organization for a sport or activity or an organization that provides guidelines and recommendations in safety practices for a sport or activity.