



**PATRIOT EXCHANGE**

**ADVENTURE SPORTS RIDER**

Attaching to and forming part of the Certificate of Insurance shown in the Declaration (“Certificate”), in consideration of Premium owed, and subject to all other Terms of the Certificate and the Master Policy, the Certificate is hereby amended to include the following language for any coverage beyond February 2015:

**SCHEDULE OF BENEFITS/LIMITS** will be amended to add the following:

The following benefits are subject to the Deductible and Coinsurance as described above and cannot exceed the Maximum Limit. When the Eligible Expense criteria are met, the benefit offered under the insurance plan shown in the Declaration shall be as follows:	
BENEFIT/OTHER	LIMIT/SUB-LIMIT
Adventure Sports	Age 31 days through Age 49 years: \$50,000 Maximum Limit per Injury or Illness
	Age 50 years through Age 59 years: \$30,000 Maximum Limit per Injury or Illness
	Age 60 years through Age 64 years: \$15,000 Maximum Limit per Injury or Illness

**EXCLUSIONS** section 11(d) will be deleted in its entirety and replaced with the following:

(d) 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; snow 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; 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;

**DEFINITIONS** section will be amended to add the following defined terms:

**Adventure Sports:** Activities designated as “Adventure Sports” are limited to abseiling; BMX; bobsledding; bungee jumping; canyoning; caving; hang gliding; heli-skiing; high diving; hot air ballooning; inline skating; jet skiing; jungle zip lining; 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/boarding/mobiling 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; whitewater rafting in water not exceeding Class V difficulty, wildlife safaris, windsurfing. 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.

**A new section Adventure Sports** will be added to the Certificate before the Exclusions section, as follows:

**ADVENTURE SPORTS** - 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 Schedule of Benefits/Limits 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.

**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