

NOTE: An aggregate amount is the maximum amount the insurer will pay in any one policy term regardless of the number of claims during the policy term.

Accidental Death and Dismemberment

Eligible Persons	Registered participants under the age of 80 The participant must be a registered member or registered sanctioned event participant who has paid premium for the AD&D Coverage
Covered Activity	An Accident / Injury which first manifests itself while participating in Cycling activities - recreational or during a sanctioned event.
Territory	Canada only The Interpretation of this policy shall be interpreted and construed in accordance with the laws of Canada and the Province of Nova Scotia
Effective Dates	Policy Effective date begins 12:01AM January 1, 2020 Insured Persons Effective date begins the later of: <ul style="list-style-type: none"> • The policy effective date; • The first day of the plan year; • The date such Insured Person becomes eligible, subject to any required waiting period; as described in the Schedule of Benefits.
Termination Dates	Policy termination date begins 11:59 PM December 31, 2020 Insured Persons termination date begins the earlier of: <ul style="list-style-type: none"> • The date this policy terminates or insurance for a Class of Eligible Person's is terminated • The date the Insured Person enters full-time active duty in the armed forces of any country or international authority • The date the Insured Persons ceases to be eligible as described in this policy • The last day of the last period for which premiums have been paid
Accidental Death and Dismemberment Benefit	\$ 50,000 Benefit Payment \$ 1,000,000 Aggregate Limit of Indemnity per any Known accumulation This places a maximum limit on all covered losses resulting from the same Covered Accident. Should the total amount payable for all covered losses in any one accident exceed this aggregate, each insured persons covered loss will be paid at the same ratio that the aggregate limit of liability has to the total amount of all covered losses.
Scope of Coverage	If at any time during the period of this insurance an insured person shall sustain any bodily injury caused by an accident which shall solely and independently of any other cause within twelve calendar months from the date of the accident causing such injury

	occasion his/her death or disablement as defined, the insurer will pay to the insured person, or to the insured person's beneficiaries, executors or administrators according to the schedule of benefits, provided such injuries are sustained by an insured person under the circumstances and in the manner described in the Hazard outlined in this policy.																										
Description of Hazard	Such insurance is afforded to an Insured Person to which this Hazard 25A applies, shall be applicable only to injury as defined in this policy, sustained by such Insured Person while the Insured Person is participating in cycling activities.																										
Accident Benefits – Payable in addition to the Accidental Death and Dismemberment Benefit, unless noted otherwise	<table border="0"> <tr> <td>Weekly Accident Indemnity</td> <td>Applicable to Insured Persons under age 70 only</td> </tr> <tr> <td>Weekly amount</td> <td>\$100 (to a max of 13 weeks)</td> </tr> <tr> <td>Elimination Period</td> <td>7 Days Each and Every Loss *if the Insured Person is hospitalized, benefit payments will commence on the first day of hospitalization</td> </tr> <tr> <td>Maximum Accident Medical Expense Benefit</td> <td>\$15,000 any one accident</td> </tr> <tr> <td>Maximum Accident Dental Expense Benefit</td> <td>\$2,000 any one accident</td> </tr> <tr> <td>Maximum Rehabilitation Benefit</td> <td>\$3,000 expense incurred basis</td> </tr> <tr> <td>Maximum Repatriation Benefit</td> <td>\$5,000 expense incurred basis</td> </tr> <tr> <td>Maximum Prosthetic Appliance Benefit</td> <td>\$3,000 expense incurred basis</td> </tr> <tr> <td>Tuition Expense Benefit</td> <td>\$15 per hour, Maximum \$3,000</td> </tr> <tr> <td>Maximum Special Transportation Benefit</td> <td>\$2,500 expense incurred basis</td> </tr> <tr> <td>Maximum Accident Vision Benefit</td> <td>\$100 expense incurred basis</td> </tr> <tr> <td>Maximum Fracture Schedule Benefit</td> <td>\$1,000 any one accident</td> </tr> <tr> <td>Maximum Emergency Transportation Benefit</td> <td>\$50 expense incurred basis</td> </tr> </table>	Weekly Accident Indemnity	Applicable to Insured Persons under age 70 only	Weekly amount	\$100 (to a max of 13 weeks)	Elimination Period	7 Days Each and Every Loss *if the Insured Person is hospitalized, benefit payments will commence on the first day of hospitalization	Maximum Accident Medical Expense Benefit	\$15,000 any one accident	Maximum Accident Dental Expense Benefit	\$2,000 any one accident	Maximum Rehabilitation Benefit	\$3,000 expense incurred basis	Maximum Repatriation Benefit	\$5,000 expense incurred basis	Maximum Prosthetic Appliance Benefit	\$3,000 expense incurred basis	Tuition Expense Benefit	\$15 per hour, Maximum \$3,000	Maximum Special Transportation Benefit	\$2,500 expense incurred basis	Maximum Accident Vision Benefit	\$100 expense incurred basis	Maximum Fracture Schedule Benefit	\$1,000 any one accident	Maximum Emergency Transportation Benefit	\$50 expense incurred basis
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Key Limitations but not limited to	<p>Participants must be a registered member or registered sanctioned event participant who has paid premium for the AD&D Coverage</p> <p>Location Limitation – Canada Only</p> <p>Pre-Existing Conditions Limitation – No benefit will be paid for an Insured Person's Injury from a pre-existing condition for which the Insured Person received medical advice or treatment during the 6 months immediately prior to becoming an Insured Person under this Policy.</p> <p>Pre-Existing conditions means an illness, disease or other condition of the Insured Person that existed before the Insured Person's coverage became under this policy.</p> <p>Persons training, serving, or taking part in any capacity in the armed forces or their operations of any country or international authority.</p> <p>Being in or on or boarding an aircraft for the purpose of flying therein except as provided in the Section entitled "Air Travel"</p> <p>Suicide or attempted suicide or intentional self-injury</p> <p>Acts of Terrorism which involve the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any contributory clause(s)</p>																										