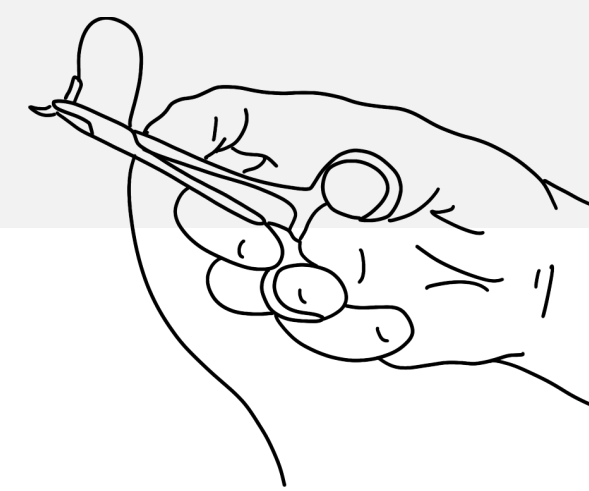


# Coverage Summary

## USA Cycling International Race+ Membership

Forget the insurance language, here's a summary of your coverage, which we hope answers your questions!

Spot



### Eligibility

All enrolled members of USA Cycling’s International Race+ membership program, for whom annual premium has been paid.

### Covered Activities

Participating in (including e-bikes up to 750 watts) USA Cycling sanctioned, sponsored or approved worldwide events or activities, including training for cycling events while outside of the US, training and travel to/from event or training sites and bicycle related activities including but not limited to: commuting, group rides, training, grand fondos, gravel events, bicycle maintenance and repair.

### Policy Details

#### ACCIDENT

A sudden unexpected and unintended event, independent of sickness and all other causes.

#### FIRST EXPENSES

Must be incurred within 30 days from the date of the accident.

#### TREATMENT TIME FRAME

Benefits paid up to 52 weeks from the date of the accident.

#### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D):

Coverage is for death or severe dismemberment as the result of an accident while participating in a covered activity

#### HEART OR CIRCULATORY MALFUNCTION:

Coverage is for injury or death that is the result of heart failure while participating in a covered activity. No coverage for pre-existing heart conditions.

### Policy Benefits

COVERAGE	AMOUNT
Accident Medical Expense	\$25,000
Accidental Death & Dismemberment	\$1,000
Heart or Circulatory Malfunction	\$5,000

### Policy Exclusions

We will not pay benefits for a loss due to or expenses incurred for:

1. Intentionally self-inflicted injury, suicide while sane.
2. Voluntary self-administration of any drug or chemical substance not prescribed by or not taken according to the directions of the Insured's Physician.
3. Treatment for alcoholism or drug addiction.
4. Injury caused by, attributable to, or resulting from the Insured's Intoxication.
5. Injury caused by, attributable to, or resulting from the Insured’s use of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage.
6. Operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage.
7. Operating a motor vehicle while having a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Injury occurred.
8. Commitment of or an attempt to commit a felony, or engagement in an illegal activity.
9. Participation in a riot or insurrection

# Policy Exclusions (continued)

- 10. Any Injury that results from fighting, brawling, assault or battery.
- 11. An act of declared or undeclared war.
- 12. Active duty service in any Armed Forces.
- 13. Operating, learning to operate, or serving as a pilot or crew member of any aircraft unless specified in the Insured Risk section of this Memorandum of Coverage.
- 14. Mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment).
- 15. Parachuting, except for self-preservation.
- 16. Snow skiing, scuba diving, bob-sledding, bungee jumping, ballooning, flight in an ultralight aircraft, sky diving, hang-gliding, glider flying, sailplaning, or parasailing.
- 17. Sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial or viral infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning.
- 18. Orthodontic braces or appliances.
- 19. Any loss for which benefits are paid under state or federal worker's compensation, employers' liability, or occupational disease law.
- 20. Treatment in any Veterans Administration or federal Hospital, unless there is a legal obligation to pay.
- 21. Charges which the Insured would not have to pay if the Insured did not have insurance.
- 22. A charge which is in excess of the Reasonable Allowable Expense.
- 23. Cosmetic surgery, except reconstructive surgery due to a covered Injury.
- 24. Organ transplants.
- 25. Elective treatment or surgery that is not prescribed by a Physician and is not Medically Necessary, health treatment, or examination where no Injury is involved.
- 26. Preventive medicines or, serums or, vaccines.
- 27. Voluntary termination of pregnancy.
- 28. Contraceptive methods, devices or aids; elective sterilization or its reversal; artificial insemination; or in-vitro fertilization.

- 29. Routine medical care; and normal health checkups.
- 30. Rest cures or Custodial Care.
- 31. Mental and nervous disorders.
- 32. Pre-existing Conditions.
- 33. Human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or AIDS related complex (ARC).
- 34. Infectious disease.
- 35. Loss caused by or resulting from nuclear radiation or the release of nuclear energy.
- 36. Services or treatment rendered by a Physician, Nurse or any other person who is employed or retained by the Sponsoring Organization or the Insured or an Immediate Family Member.
- 37. Services or treatment incurred to the extent that they are paid or payable under any Other Insurance Plan.
- 38. Services or treatment incurred to the extent that they are paid or payable under any automobile insurance policy without regard to fault. This exclusion does not apply in any state where it is prohibited.
- 39. Injury sustained by reason of a motor vehicle accident to the extent that benefits are paid or payable by any Other Insurance Plan.
- 40. travel in or upon a snowmobile, any two or three wheeled motor vehicle, any off-road motorized vehicle not requiring licensing as a motor vehicle in the jurisdiction where operated.
- 41. Any Accident in which the Insured is operating a motor vehicle without a current and valid motor vehicle operator's license (except in a driver's education program).
- 42. Eyeglasses, contact lenses, hearing aids, or related examinations or prescriptions.
- 43. Treatment of temporomandibular joint (TMJ) disorders involving the installation of crowns, pontics, bridges or abutments or the installation, maintenance or removal of orthodontic or occlusal appliances or equilibration therapy.

Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company. USA Cycling is the policyholder for Accident Insurance that covers all licensed members of USA Cycling's annual program, (including e-bikes up to 750 watts) participating in USA Cycling sanctioned or sponsored or supervised events for whom premium has been paid. Includes participation in sanctioned or sponsored or approved worldwide events or activities and for USA Cycling approved members while participating in and training for cycling events while outside of the United States. In addition, USA Cycling directed training and travel to and from event or training sites as part of the USA Cycling Development and National Teams. Coverage also includes participating in bicycle (including e-bikes up to 750 watts) related activities, including but not limited to: commuting, group rides, training, gran fondos, gravel events, bicycle maintenance and repair for whom premium has been paid. Coverage does not apply to any races in the US not sponsored or sanctioned by USA Cycling.