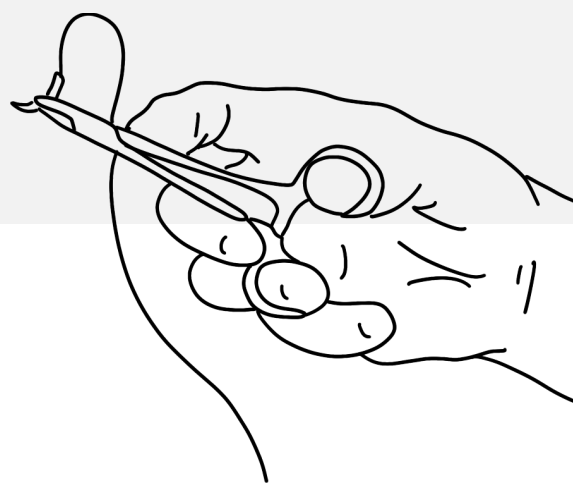


Forget the insurance language, here’s a summary of your coverage, which we hope answers your questions!



## Eligibility

Enrolled members of the International Mountain Bicycling Association’s voluntary annual program.

## Covered Activities

Bicycle (including e-bikes up to 750 watts) related activities, including but not limited to: commuting, group rides, training, gran fondos, bicycle maintenance and repair, and building and maintaining trails. Only racing that is sanctioned by IMBA is covered.

## 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.

### EVENTS

If IMBA event has accident coverage for all registered participants, Spot policy is secondary . There is a \$10,250 deductible that needs to be met by the available event coverage first.

## Policy Benefits

COVERAGE	AMOUNT
Accident Medical Expense	\$25,000
Accidental Death & Dismemberment	\$10,000
Heart or Circulatory Malfunction	\$10,000

## 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. Injury caused by, attributable to, or resulting from the Insured's Intoxication.
3. 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.
4. Operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage.
5. 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.
6. Commitment of or an attempt to commit a felony, or engagement in an illegal activity.
7. An act of declared or undeclared war.
8. Active duty service in any Armed Forces.
9. Operating, learning to operate, or serving as a pilot or crew member of any aircraft unless specified in the Insured Risk section of this policy.

# Policy Exclusions (continued)

- 10. Injuries associated with activities or travel outside the United States.
- 11. Sickness, disease, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning.
- 12. Orthodontic braces or appliances.
- 13. Any loss for which benefits are paid under state or federal worker's compensation, employers' liability, or occupational disease law.
- 14. A charge which is in excess of the Reasonable Allowable Expense.
- 15. Eyeglasses, contact lenses, hearing aids, or related examinations or prescriptions.
- 16. Treatment of a hernia.

Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company. International Mountain Bicycling Association is the policyholder for Accident Insurance for enrolled members of the International Mountain Bicycling Association's voluntary annual program, participating in bicycle (including e-bikes up to 750 watts) related activities, including but not limited to: commuting, group rides, training, gran fondos, bicycle maintenance and repair, for whom premium has been paid. Coverage is subject to the terms, conditions, and exclusions of the policy.