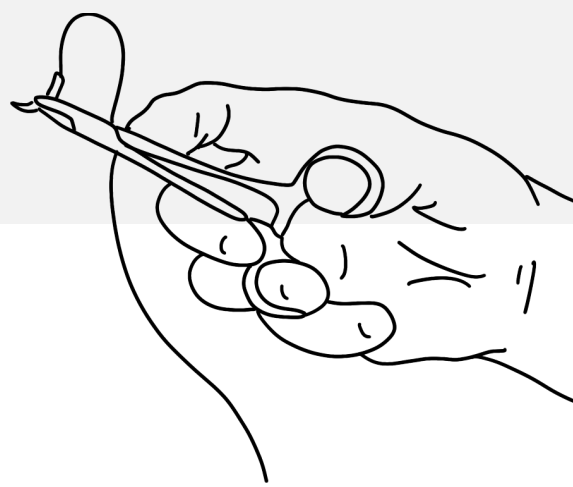


Coverage Summary

CASCADE BICYCLE CLUB

Spot

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



Eligibility

All enrolled members of Cascade Bicycle Club'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, as well as events sponsored and supervised by Cascade Bicycle Club.

Policy Details

ACCIDENT

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

FIRST EXPENSES

Must be incurred within 90 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	\$5,000
Heart or Circulatory Malfunction	\$10,000

Policy Exclusions

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

1. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane
2. Injuries caused by an act of declared or undeclared war
3. Injuries received while in the armed service (upon notice to us of entry into an armed service, the pro rata premium will be refunded)
4. Injuries received while acting as a pilot or crew member
5. Injuries resulting from air travel, except while as a passenger for transportation only
6. Injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation
7. Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician
8. Injuries received while Intoxicated as specifically defined in this provision
9. Injuries sustained while traveling other than as specifically stated in this provision
10. The cost of eyeglasses, contact lenses or examinations for either
11. The cost of dental treatment, except as specifically provided for Injuries to sound, natural teeth
12. Injuries covered by workers' compensation or employer's liability laws.

Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company. Cascade Bicycle Club is the policyholder for Accident Insurance enrolled members of Cascade Bicycle Club's Voluntary annual event program, participating in bicycle (including e-bikes up to 750 watts) group rides and events sponsored and supervised by Cascade Bicycle Club for whom premium has been paid. Coverage does not apply to any other sponsored races. Coverage is subject to the terms, conditions, and exclusions of the policy.