

Summary of Personal Accident Insurance Benefits  
Mutual of Omaha policy  
Through the League of American Bicyclists insurance program

Effective Date: February 1, 2023

Expiration Date: February 1, 2024

All registered members of Riverside Bicycle Club (“RBC”) that are participating in bicycle rides, time trials, and walking activities conducted and supervised by RBC. “Special Events” that are open to the public and charge a fee are excluded, unless the Special Event is reported in advance and an extra per-participant premium is paid.

Benefits:

Medical expenses for an accident:

Maximum benefit amount (Note 1) \$10,000

Covered expenses (partial list):

- Emergency Room
- Surgery (surgeon, assistant surgeon, anesthesia, etc.)
- Hospital room
- X-rays, MRI, CAT scan
- Physical therapy
- Ambulance
- Prescription drugs

Accidental death and specific loss \$5,000

Our broker, American Specialty, or Mutual of Omaha must receive written notice of a claim within 90 days after a loss occurs or begins, or as soon as reasonably possible. Initial treatment must be received within 90 days of Injury. Benefits are payable for 52 weeks from the accident date.

There are a number of excluded injuries, including intoxication, intentionally inflicted injury, engagement in illegal activity, etc.

Note 1: the benefit is only payable after considering benefits available from all other insurance plans, and the \$500 per incident deductible.

The above is a limited description of the policy terms. For complete terms, the full policy provisions should be reviewed.