

DESCRIPTION OF COVERAGE FOR

NATIONAL LITTLE BRITCHES RODEO ASSOCIATION, INC.

Accidental Death & Specific Loss

ELIGIBILITY

All registered Members of the NLBRA are covered except while participating in a registered Rodeo event.

EFFECTIVE DATE

Your insurance is effective on the later of: (a) the policy effective date or (b) the date you become an eligible Insured under the policy.

COVERAGE

We will pay the benefits described in this policy for any Accident that occurs while this policy is in force.

BENEFITS

Accidental Death and Specific Loss Benefits – \$10,000.00 Principal Sum Amount.

Benefits are payable when covered injuries result in loss within 365 days after the date of the accident. Certain losses are payable at 100% of the Principal Sum and other losses are payable at a lesser percentage, as follows:

Loss of:

Life.....	\$10,000.00
Two Members.....	\$10,000.00
One Member.....	\$5,000.00
Thumb and Index Finger of the Same Hand.....	\$2,500.00

Loss is defined as the severance of the hand or foot at or above the wrist or ankle joint; total and irrecoverable loss of entire sight, speech or hearing; and severance of two or more entire phalanges of both the thumb and index finger. To receive benefits, loss must be independent of sickness and all other causes.

PAYMENT OF CLAIMS

Follow the "Claim Filing Procedure" on your NIRA Identification Card.

Claims for this coverage are administered by:

Health Special Risk, Inc. HSR Plaza II
4100 Medical Parkway
Carrollton, TX 75007
Phone: 1-877-534-7669

DEFINITIONS

Accident means an unexpected and unintended event, independent of sickness and all other causes, which: causes Injury to an Insured; and occurs within the Scope of Coverage.

Hospital means an institution which:

- is operated pursuant to law;
- has organized facilities for the care and treatment of sick and injured persons on a resident of inpatient basis;
- is under the supervision of a staff of one or more Physicians;
- provides 24-hour nursing service by registered nurses on duty or call; and
- has medical, diagnostic and treatment facilities, with surgical facilities on its premises or available to it on a prearranged basis.

Injury means bodily harm which:

- requires treatment by a Physician;
- results in loss due to an Accident, independent of sickness and all other causes; and
- occurs within the Scope of Coverage.

Bodily harm does **not** include a Pre-Existing Condition.

Insured means a person:

- who is eligible for insurance under the terms of the Memorandum of Coverage; and
- for whom proper premium has been paid.

EXCEPTIONS

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

1. intentionally self-inflicted injury, suicide while sane;
2. commitment of or an attempt to commit a felony, or engagement in an illegal activity;
3. any Injury that results from fighting, brawling, assault or battery;
4. an act of declared or undeclared war;
5. active duty service in any Armed Forces;
6. Injury caused by, attributable to, or resulting from the Insured's Intoxication;
7. 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;
8. operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;

9. 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;
10. operating, learning to operate or serving as a pilot or crew member of any aircraft;
11. 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;
12. participation in semi-professional and professional sports.

This brochure summarizes the provisions of the policy issued to National Little Britches Rodeo Association (NLBRA) Should there be any discrepancy between the policy and this description, policy provisions will prevail.

Coverage Underwritten by: Mutual of Omaha Insurance Company; 3300 Mutual of Omaha Plaza; Omaha, NE 68175