

**Plans of Insurance for the D.V.F.A. & L.A.D.V.F.A. - Mutual Relief Association, Inc.**

*Definitions and Explanations - Organized League Athletics Coverage*

**DEFINITIONS**

**Organized League Athletic Event** means any type of sporting event or activity that occurs during a pre-planned schedule of practices, games, matches and/or tournaments over a specific season and may include the usage of a team roster, designated uniforms, umpires/referees, or fees paid to participate.

**Organized League Athletic Covered Activity** means preparation for, participation in, and travel to and from, an Organized League Athletic Event sponsored or approved by the Participating Organization.

**Totally Disabled or Total Disability** as used in this provision means that, due to a Covered Injury, an Insured Person is:

1. not able to perform the substantial and material duties of his or her occupation; and
2. is receiving care by a Physician which is appropriate for the condition causing the disability.

**RIDER EXCLUSIONS**

In addition to any benefit or coverage specific exclusion, and the General Exclusions provided Policy, the following exclusions apply:

1. declared or undeclared war or act of war;
2. suicide or any attempt at it, while sane or insane; or intentionally self-inflicted injuries while sane;
3. mental or emotional disorders, except as specifically provided for by the Traumatic Incident Benefit or the Mental Stress Management Benefit; or
4. commission of a felony;

In addition, benefits will not be paid for services or treatment rendered by any person who is:

1. employed or retained by Participating Organization;
2. living in the Insured Person's household;
3. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse; or
4. the Insured Person.

In addition to the exclusions provided under the Policy and this Rider, no Daily Total Disability Benefits shall be payable in the following instances, unless coverage is specifically provided:

1. during the Insured Person's incarceration in a penal or corrections institution. Payments may resume after incarceration as long as the Insured Person remains Totally Disabled and remains covered under the Policy; or
2. the Insured Person is not receiving Appropriate Care.