

4-H Medical, Accidental Death and Dismemberment Coverage

Policy Provisions:

1. Benefits are payable on a primary basis with no deductibles. This policy pays first, regardless of other insurance.
2. Coverage is in effect during ADULT SUPERVISED UNIT activities only.
3. "Injury" means bodily injury caused by an accident, provided such injury is sustained by the Insured Member while and in the consequence of:
 - a. Participating in, or attendance at, any regularly approved Unit activity as a group, under the supervision of the duly designated Unit Leader; or
 - b. Traveling directly to and from such regularly scheduled and approved group activity with the other Members of the Unit as a group, provided such group is at the time under supervision of the proper authority of the Unit; or
 - c. Traveling directly to and from the Insured Member's residence and meeting place for the purpose of participating in such regularly scheduled Unit activity.

Exclusions:

This policy doesn't cover any loss caused by or resulting from:

1. Illness
2. Suicide
3. Riding as a passenger or otherwise in any vehicle device for aerial navigation.
4. Expense of replacing eyeglasses
5. Replacing or repairing dentures
6. Hernia under Medicare
7. Any injury sustained while skiing, tobogganing, tubing or sledding.