



CREW MEMBER RIDER

Attaching to and forming part of the Certificate of Insurance and the Master Policy, and subject to all other Terms of the insurance, if the Insured Person has indicated on the Application they are a Professional Marine Crew Member, the Insured Person will be entitled to the benefits listed below.

The following benefits are added to the BENEFIT SUMMARY:

Other Services				
Subject to Deductible and Coinsurance unless otherwise noted				
Eligible Expenses are limited to Usual, Reasonable and Customary amounts				
Maximum Limit per Period of Coverage or if indicated, Lifetime Maximum				
Benefit	Medical Concierge (Non-emergency)	In-Network	Out-of-Network	International
Amateur Sailboat Racing	Not Applicable	100%	80%	100%
Crew Member Return • Not subject to Deductible and Coinsurance • Maximum Limit: \$2,500	Not Applicable	100%	100%	100%

The following provisions are added to the end of the Certificate of Insurance:

Crew Member Rider Additional Provisions

ELIGIBILITY: If the Insured Person is a Professional Marine Crew Member, as defined herein, and meets all other eligibility requirements set forth in the Certificate of Insurance, the Insured Person is eligible for the coverage included in this Rider.

The following provisions are added to the Certificate of insurance entirely:

AMATEUR SAILBOAT RACING: Subject to the Terms of this insurance, including without limitation the Deductible, and limits and sub-limits set forth in the BENEFIT SUMMARY, and the EXCLUSIONS provision, the Company will reimburse the Insured Person for Eligible Medical Expenses incurred by the Insured Person as a result of an Accident, Illness or Injury suffered or sustained by the Insured Person while engaging in Amateur Sailboat Racing during the Period of Coverage.

CREW MEMBER RETURN: Subject to the Terms of this insurance, Crew Member Return expenses will be reimbursed to the Insured Person, as shown in the BENEFIT SUMMARY, when there has been an Inpatient medical stay that did not require Emergency Medical Evacuation but that did cause the Insured Person to miss the scheduled departure on their assigned vessel. Upon approval, the Company will reimburse up to the maximum limits as shown in the BENEFIT SUMMARY for transportation expenses incurred to reunite the Insured Person with their departed vessel or to return to the Insured Person's Home Country.

The following definition for Professional Marine Crew Member is added to the DEFINITIONS provision:

Professional Marine Crew Member: A crew member who is currently or usually working aboard or employed by a vessel as a full-time, sea-going crew member for hire, and who expects to spend a significant period of time during the Period of Insurance sailing outside of United States territorial waters in such capacity. This definition does not include any individual who is currently or is planning to make a living through prize money, endorsements or other compensation which is specifically related to the racing of sailboats.