

GROUP ACCIDENT INSURANCE ORGANIZED ATHLETIC ACTIVITY RIDER

**BENEFIT
AMOUNT**

ORGANIZED ATHLETIC ACTIVITY BENEFIT

We will pay an additional percentage of the benefit amount payable under the Aflac Group Accident plan for covered accidental injuries sustained while participating in an organized athletic event.

10%

EXCLUSIONS

The Organized Athletic Activity Benefit is not payable for accidental injuries that are caused by or occur as a result of an insured's participating in any sport or sporting activity for wage, compensation, or profit, including officiating, coaching, or racing any type vehicle in an organized event (in Idaho, in a professional capacity).

This benefit is also not payable for accidental injuries that occur during or are due to physical education classes (except in Idaho).

Please refer to the the Initial Accident Treatment insert for other exclusions applicable to this coverage.

DEFINITIONS

Organized Athletic Activity means an athletic competition or supervised organized practice for an athletic competition. Organized Athletic Activities take place on a regularly occurring and scheduled basis, often during a pre-determined season. The competition must be governed by a set of written rules and officiated by someone certified to act in that capacity. The competition must also be overseen by a legal entity such as a public school system or sports conference. The legal entity must have a set of bylaws and competition must take place on a regulation playing surface. Participation must be on an amateur basis.

Please refer to the the Initial Accident Treatment insert for other definitions applicable to this coverage.

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