

Here's a jargon-free summary of your coverage. So you can spend less time reading and more time shredding.

## Eligibility

All registered members of International Mountain Bicycling Association enrolled in the Spot Injury Insurance coverage.

## Covered Activities

Bicycle (including e-bikes up to 750 watts) related activities, including but not limited to: commuting, group rides, training, gran fondos, bicycle maintenance and repair, and building and maintaining trails. Coverage does not apply to any USA Cycling sponsored races.

## Policy Details

### ACCIDENT

A sudden unexpected and unintended event, independent of sickness and all other causes.

### FIRST TREATMENT

Must be incurred within 30 days from the date of the accident.

### FIRST NOTICE OF LOSS

Spot must be notified within 90 days after a loss occurs or begins, or as soon as reasonably possible. Use the link below to contact our customer care team, email [spot@getspot.com](mailto:spot@getspot.com) or simply start a claim from your Spot account.

### TREATMENT TIME FRAME

Benefits paid up to 52 weeks from the date of the accident.

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D):

Coverage is for death or severe dismemberment as the result of an accident while participating in a covered activity.

### HEART OR CIRCULATORY MALFUNCTION:

Coverage is for injury or death that is the result of heart failure while participating in a covered activity. No coverage for pre-existing heart conditions.

### OUTPATIENT PHYSICAL THERAPY EXPENSE

Maximum Benefit 100% of Allowable Expense

### DURABLE MEDICAL EQUIPMENT

Maximum Benefit 100% of Allowable Expense

### ORTHOPEDIC APPLIANCES

Maximum Benefit 100% of Allowable Expense

## Policy Benefits

COVERAGE	AMOUNT
Accident Medical Expense	\$25,000
Accidental Death or Dismemberment	\$10,000
Heart or Circulatory Malfunction	\$10,000
Deductible	\$0*
*If an injury occurred at an IMBA chapter event with accident event coverage offered by IMBA, there is a \$10,250 deductible that needs to be met by the available event coverage first.	
Dental Expense (covers injury to sound, natural teeth)	Maximum Benefit 100% of allowable expense
Prescription Drug Expense	Maximum Benefit 100% of allowable expense
Ambulance Benefit (air or ground)	Maximum Benefit 100% of allowable expense

## Policy Exclusions

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

- intentionally self-inflicted injury, suicide while sane;
- Injury caused by, attributable to, or resulting from the Insured's Intoxication;

## Policy Exclusions (Continued)

3. 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;
4. Operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
5. 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;
6. Commitment of or an attempt to commit a felony, or engagement in an illegal activity;
7. An act of declared or undeclared war;
8. Active duty service in any Armed Forces;
9. Operating, learning to operate, or serving as a pilot or crew member of any aircraft unless specified in the Insured Risk section of this policy;
10. Sickness, disease, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
11. Orthodontic braces or appliances;
12. Any loss for which benefits are paid under state or federal worker's compensation, employers' liability, or occupational disease law;
13. A charge which is in excess of the Reasonable Allowable Expense;
14. Eyeglasses, contact lenses, hearing aids, or related examinations or prescriptions;
15. Treatment of a hernia.

© 2023 Spot Insurance Inc. All rights reserved. International Mountain Bicycling Association is the policyholder for Accident Insurance for enrolled members of the International Mountain Bicycling Association's voluntary annual program, participating in bicycle (including e-bikes up to 750 watts) related activities, including but not limited to: commuting, group rides, training, gran fondos, bicycle maintenance and repair, and building and maintaining trails, for whom premium has been paid. Coverage is subject to the terms conditions and exclusions of the policy. Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company and facilitated by Spot Insurance Inc.