

MERIDIAN ESSENTIAL EXTREME SPORTS RIDER

SCHEME ADMINISTRATOR: Azimuth Risk Solutions

MASTER POLICYHOLDER: The Beacon/Axis Series Group Insurance Trust (Anguilla)

Attaching to and forming part of the Master Policy (#A923355005) in consideration of additional Premium specified in Beacon Series Application Form attached hereto. The purchase of the Extreme Sports Rider deletes the exclusion set forth in Subsection 30.6.4 of the Participating Members Evidence of Insurance in its entirety and has been replaced with the Eligible Medical Expenses and Exclusions listed below.

ELIGIBLE MEDICAL EXPENSES — The Extreme Sports is Subject to the Terms of this insurance, including without limitation to the Deductible, Coinsurance, Limits and Sub-Limits set forth in the Schedule of Benefits/Limits in **Section 21** and the Exclusions set forth in **Section 30** of the Evidence of Insurance. The Scheme Administrator will reimburse the Participating Member up to the Maximum Limit of \$50,000 per Coverage Period for costs, charges and Expenses Incurred by the Participating Member with respect to an Illness suffered or Injury sustained while the Evidence of Insurance issued by the Master Policy is in effect, so long as the costs, charges or Expenses Incurred are Usual, Reasonable and Customary:

- **"EARTH" Extreme Sports** — Skateboarding, BMX biking, Mountain biking, Caving, Absailing, Rock climbing, Wild safaris, and Horseback riding; and or
- **"WATER" Extreme Sports** — Surfing, Body boarding, Waterskiing, Wakeboarding, Windsurfing, knee boarding, White Water Rafting, Canoeing, and Jet Skiing; and or
- **"SNOW & ICE" Extreme Sports** — Snowboarding, Recreational downhill and cross country snow skiing, Ice Climbing, and Snowmobiling; and or
- **"AIR" Extreme Sports** — Bungee jumping, Zip lining, and Base jumping

EXCLUSIONS — All charges, costs, Expenses Incurred and/or claims (collectively "Charges") incurred by the Participating Member(s) and directly or indirectly relating to, arising, resulting from, or in connection with any acts, omissions, events, conditions, consequences or Treatment (including diagnoses, consultations, tests, examinations and evaluations) related to services and/or supplies which are expressly excluded from coverage under the Participating Members Evidence of Insurance, the Scheme Administrator shall provide no benefits or reimbursements and shall have no liability or obligation for any coverage thereof or therefor, provided hereunder: Participation of any activities/sports by the Participating Member(s) that are not covered under the Extreme Sports Rider, Willfully Self-inflicted Injury or Illness, Illness or Injury sustained after the consumption of alcohol or drugs (other than as prescribed by a licensed Physician whom is full aware of the Participating Member(s) activities), Any self-exposure to needless peril (unless in an attempt to save human life); Any condition for which the Participating Member was undergoing, recovering from or awaiting Treatment immediately prior to the Extreme Sports activities, Professional Sports, Professional Extreme Sports, or any activity undertaken for wage, reward, trophy of any type or profit of any kind.

CONDITIONS AND RESTRICTIONS — The Scheme Administrator holds any and all prospective Participating Member(s) purchasing the Extreme Sports Rider accountable and liable that he/she is medically and physically fit to participate in all the Extreme Sports listed above. If in any doubt, the Participating Member(S) should refrain from participating in the Extreme Sports Listed above, until medical advice and approval has been obtained from a board certified or qualified Physician. No coverage will be provided for Participating Member(s) who are not physically and medically fit or who does not hold the necessary qualifications to engage the Extreme Sports listed above; the Accidental Death & Dismemberment benefit shall be deleted with respect to Accidents occurred while the Participating Member (s) is engaged in any Extreme Sport or athletic activity.

All other terms, clauses and conditions remain unchanged.