



TERRORISM RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration and the Master Policy, in consideration of additional Premium, and subject to all other Terms of the insurance. All Insured Persons who have elected the Terrorism Rider will be entitled to the amended benefits listed below.

The following benefits are added to the BENEFIT SUMMARY:

Other Services	
NOT Subject to Deductible and Coinsurance unless otherwise noted	
Charges are Subject to Usual, Reasonable, and Customary	
Maximum Limits per Period of Coverage or if indicated, per Lifetime	
Terrorism Coverage	\$50,000 Lifetime Maximum

The following item is added to the ELIGIBLE MEDICAL EXPENSES provision:

Subject to the Terms of this insurance, including the EXCLUSIONS provision, and subject to the Deductible, Coinsurance and the various limits and sub-limits set forth in the BENEFIT SUMMARY, the Company will pay and/or reimburse the Insured Person up to the amount set forth in the BENEFIT SUMMARY for Eligible Medical Expenses arising out of Injury or Illness incurred by the Insured Person as a result of or in connection with an act of Terrorism while this Policy is in effect.

The TERRORISM exclusion is deleted in its entirety from the EXCLUSIONS provision and is replaced with:

TERRORISM: The Company shall not be liable for and will not provide coverage or benefits in excess of the amount stated in the BENEFIT SUMMARY for any claim or Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any act of Terrorism. Further, the Company shall not be liable for and will not provide any coverage or benefits for any claim, Charges, Illness, Injury or other consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to or arising in connection with any of the following:

- (a) the Insured Person's active and voluntary planning or coordination of or participation in any act of Terrorism
- (b) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory was issued or in effect on or within six (6) months prior to the Insured Person's date of arrival in said location, post, area, territory or country
- (c) any act of Terrorism that takes place in a location, post, area, territory or country for which a Travel Warning or Emergency Travel Advisory becomes effective or is in effect on or after the Insured Person's date of arrival in said location, post, area, territory or country, and the Insured Person unreasonably fails or refuses to heed such warning and thereafter remains in said location, post, area, territory or country.