





PART 6 EXCLUSIONS

This Policy does not cover any loss caused by or resulting from: (a) Pregnancy; (b) Suicide or any attempt thereof while sane or intentional self-destruction or any attempt thereof while insane; (c) Riding as a passenger or otherwise in any vehicle... (d) The destruction or any attempt thereof while insane; (e) Riding as a passenger or otherwise in any vehicle... (f) Any... (g) Any... (h) Any... (i) Any... (j) Any... (k) Any... (l) Any... (m) Any... (n) Any... (o) Any... (p) Any... (q) Any... (r) Any... (s) Any... (t) Any... (u) Any... (v) Any... (w) Any... (x) Any... (y) Any... (z) Any...

PART 7 EFFECTIVE DATE AND POLICY TERMS

Notice must be given to the designated party at least 30 days prior to the effective date of the coverage for which medical advice or treatment is recommended by a physician within a year period preceding the effective date of the coverage... All periods of insurance hereunder for any specific date shall begin and terminate in each case at twelve o'clock midnight Standard Time.

PART 8 ELIGIBILITY AND EFFECTIVE DATE OF INSURANCE

All active members of the Unit for which application is made are eligible for insurance under this Policy. Coverage for each eligible member of the Unit will take effect on the date such member begins active participation in the Unit activity for which coverage is applied for, but in no event prior to the effective date of this Policy.

We have the right and opportunity to inspect the records of the Unit that pertain to this insurance at all reasonable times. We may do this within two years after: (1) The expiration of this Policy; (2) Settlement of all claims hereunder; or (3) whenever we have reasonable cause to believe that we are being defrauded.

PART 9 INDIVIDUAL TERMINATION

The insurance on any insured shall immediately terminate on the earliest of the following dates:

- (a) On the date this Policy terminates or is otherwise terminated;
(b) On the date the insured ceases to be an active member of the Unit;
(c) On the date the insured ceases to be a member of the Unit;
(d) On the date the insured ceases to be a member of the Unit;
(e) On the date the insured ceases to be a member of the Unit;
(f) On the date the insured ceases to be a member of the Unit;
(g) On the date the insured ceases to be a member of the Unit;
(h) On the date the insured ceases to be a member of the Unit;
(i) On the date the insured ceases to be a member of the Unit;
(j) On the date the insured ceases to be a member of the Unit;
(k) On the date the insured ceases to be a member of the Unit;
(l) On the date the insured ceases to be a member of the Unit;
(m) On the date the insured ceases to be a member of the Unit;
(n) On the date the insured ceases to be a member of the Unit;
(o) On the date the insured ceases to be a member of the Unit;
(p) On the date the insured ceases to be a member of the Unit;
(q) On the date the insured ceases to be a member of the Unit;
(r) On the date the insured ceases to be a member of the Unit;
(s) On the date the insured ceases to be a member of the Unit;
(t) On the date the insured ceases to be a member of the Unit;
(u) On the date the insured ceases to be a member of the Unit;
(v) On the date the insured ceases to be a member of the Unit;
(w) On the date the insured ceases to be a member of the Unit;
(x) On the date the insured ceases to be a member of the Unit;
(y) On the date the insured ceases to be a member of the Unit;
(z) On the date the insured ceases to be a member of the Unit.

PART 10 PREMIUM PAYMENT

This insurance will be placed in force: (a) Providing an application for coverage is received showing the number of persons participating in such Unit activity; and the number of days the insurance shall be in force; and (b) In consideration of the payment of the premium stated in the application; and (c) In consideration of the payment of the premium stated in the application; and (d) In consideration of the payment of the premium stated in the application; and (e) In consideration of the payment of the premium stated in the application; and (f) In consideration of the payment of the premium stated in the application; and (g) In consideration of the payment of the premium stated in the application; and (h) In consideration of the payment of the premium stated in the application; and (i) In consideration of the payment of the premium stated in the application; and (j) In consideration of the payment of the premium stated in the application; and (k) In consideration of the payment of the premium stated in the application; and (l) In consideration of the payment of the premium stated in the application; and (m) In consideration of the payment of the premium stated in the application; and (n) In consideration of the payment of the premium stated in the application; and (o) In consideration of the payment of the premium stated in the application; and (p) In consideration of the payment of the premium stated in the application; and (q) In consideration of the payment of the premium stated in the application; and (r) In consideration of the payment of the premium stated in the application; and (s) In consideration of the payment of the premium stated in the application; and (t) In consideration of the payment of the premium stated in the application; and (u) In consideration of the payment of the premium stated in the application; and (v) In consideration of the payment of the premium stated in the application; and (w) In consideration of the payment of the premium stated in the application; and (x) In consideration of the payment of the premium stated in the application; and (y) In consideration of the payment of the premium stated in the application; and (z) In consideration of the payment of the premium stated in the application.

PART 11 GENERAL PROVISIONS

Entire Contract: This Policy and the application of the Unit constitute the entire contract between the insured and the insurer. All statements made by the insured or the Unit shall be deemed representations and not warranties. No such statement shall void the insurance or reduce the benefits under this Policy or be used in defense to a claim hereunder unless it is contained in the written application.

Changes: No agent has authority to change this Policy or to waive any of its provisions. No change in this Policy shall be valid unless approved by the insurer. Any such approval must be in writing and must be a part of this Policy.

Notice of Claim: Written notice of claim must be given to Us within 20 days after the date any loss covered by this Policy begins or as soon thereafter as is reasonably possible. Notice given by or on behalf of the insured or the beneficiary to Us at Our Office in Indianapolis, IN, with information sufficient to identify the insured, shall be deemed notice to Us.

