

SUMMARY

ORI is specifically designed and created for snow, mountain and paddle enthusiasts, including professionals. ORI is not available to the general public and is provided to AMGA through a group policy. This is a summary only. You may access additional information, including exclusions and limitations, by clicking on our policyholder web link.

A. AUGMENTATION TO AMGA'S EXISTING INSURANCE PROGRAM

1. ORI coverage is distinct and in addition to the ***AMGA Accident & Sickness Disability Insurance Plan*** (sometimes also referred to as the “disability income replacement plan”):

- Benefits are paid specifically for incurred ambulance and medical expenses and not for partial income replacement
- There is no waiting period between the time of accident and eligibility for benefits
- A finding of “disability” is not required for payment of benefits
- Coverage is guaranteed issuance; there are no medical questionnaires or medical exams as a condition of coverage or application
- The annual one time premium is the same for all eligible members/clients.

2. ORI is distinct and in addition to the ***AMGA 10 Year Level Premium Group Term Life Insurance Plan***. ORI is not term life insurance, although the policy does include a \$10,000 lump sum payment in case of death resulting from a covered activity.

3. ORI is distinct from travel or trip cancellation coverage*:

- Benefits are available regardless of distance from home
- The term of coverage is a full 365 days

* Note that travel coverage is always a good idea, if only for the cancellation benefits.

B. ORI IS SUPPLEMENTAL OR PRIMARY

ORI accident coverage can be helpful whether you have health insurance or not.

AMGA Members/Clients Who Have Health Insurance:

ORI benefits are there to pay toward the deductibles, co-insurance amounts and any other co-pays imposed by your health insurance. With ORI as a supplement to your health plan, you probably won't go out of pocket at all if you're injured during a covered activity.

If your health plan excludes or denies coverage for “dangerous” activities such as climbing or backcountry skiing, ORI coverage can provide a substantial backstop against that risk. ORI also pays for emergency helicopter ambulance up to the full amount of available medical/ambulance coverage.

AMGA Members/Clients Who *Don't* Have Health Insurance:

ORI accident insurance is a low-cost way to help pay for medical and ambulance expenses if you're injured while participating in a covered activity.

Please keep in mind, however, that ORI coverage only pays benefits for specifically covered activities and does not cover illness or disease.

C. COVERED ACTIVITIES

Covered activities are grouped into three categories, Snow, Mountain and Paddle.

You may purchase a single coverage category or purchase Combo coverage. You may also upgrade from a single coverage category to Combo coverage anytime during the original term of 365 days.

- SNOW: Within a ski area *and* in the backcountry.
 - Skiing (all disciplines plus heli-skiing and ski-mountaineering)
 - Snowboarding (all disciplines plus heli and snowboard-mountaineering)
 - Snowshoeing
- MOUNTAIN:
 - Climbing (all disciplines including outdoor/indoor sport climbing, traditional rock climbing, mountaineering, ice climbing, and bouldering)
 - Hiking, trekking and trail running
- PADDLE: All water (flat, sea, surf and whitewater)
 - Kayaking
 - Canoeing
 - Rafting
- COMBO: Purchase of the COMBO option entitles you to coverage for *all three* coverage categories: SNOW, MOUNTAIN and PADDLE.

**Click on our policyholder web link for more information,
including coverage limitations and exclusions.**

D. ELIGIBILITY

AMGA members and their clients must be between the ages of 14 and 64. Coverage is otherwise provided on a guaranteed issuance basis.

E. BENEFITS

O.R.I. benefits include:

- \$10,000 in medical and ambulance expenses *per coverage category* (Snow, Mountain, Paddle)*
- \$10,000 lump sum payment in case of a covered accidental death.

*Note that Combo coverage provides a total of \$30,000 in medical/ambulance expenses and a \$10,000 accidental death payment.

Benefits are paid directly to the ORI insured, unless you ask ORI to pay your benefits to one or more medical providers (frequently a good idea). There is no ORI deductible to pay if you use ORI benefits to pay a deductible under your health plan or health insurance policy. If ORI is your only source of coverage for medical and ambulance expenses, then a \$500 deductible applies.

F. ENROLLMENT COST (“PREMIUMS”)

ORI is a “single premium” accident coverage, which means that one payment is made at the time of purchase.

***ANNUAL RATES**

MOUNTAIN: \$85 per year

SNOW: \$75 per year

PADDLE: \$60 per year

COMBO (MOUNTAIN + SNOW + PADDLE): \$150

*** UPGRADE**

MOUNTAIN to COMBO: \$65

SNOW to COMBO: \$75

PADDLE to COMBO: \$90

*** DAILY CLIENT RATES**

MOUNTAIN: \$11

SNOW: \$9

PADDLE: N/A

*** Rates are subject to change at any time.**