

Group Accident Insurance Certificate Endorsement

Securian Life Insurance Company

400 Robert Street North • St. Paul, Minnesota 55101-2098

This Certificate Endorsement is a part of the certificate of insurance describing the benefits available to you under Group Policy No. 9009, issued by Securian Life Insurance Company to Recreational Group Insurance Trust c/o Moose VIP. This endorsement is subject to every term, condition, exclusion and provision of the certificate unless otherwise expressly provided for herein.

The following applies to any Covered Person who was a **Maryland** resident at the time his coverage became effective under this Certificate:

1. The cover page of the Certificate is amended to include the following:

The Policy providing coverage under this Certificate was issued in a jurisdiction other than Maryland and may not provide all of the benefits required by Maryland law.

2. The **EXCLUSIONS** section within the Certificate is amended in its entirety and replaced with the following:

EXCLUSIONS

In addition to any benefit-specific exclusions, benefits will not be paid for any Injury or Loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following:

- (1) self-inflicted injury or self-destruction while sane or insane;
- (2) suicide or attempted suicide, whether sane or insane;
- (3) declared or undeclared war or act of war;
- (4) military or combat activities while serving in the armed forces, National Guard, or organized reserve corps in any state, country, or international authority;
- (5) sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning.
- (6) flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface:
 - a. except as a fare paying passenger on a regularly scheduled commercial airline;
 - b. being flown by the Covered Person or in which the Covered Person is a member of the crew;
 - c. being used for:
 - i. crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power

- line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
- ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
- d. designed for flight above or beyond the earth's atmosphere;
- e. an ultra-light or glider;
- f. being used for the purpose of parachuting or skydiving;
- g. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent;
- (7) a Covered Person's voluntary ingestion of any poison, gas or fumes;
- (8) a Covered Person being intoxicated or under the influence of any narcotic;
- (9) riding or driving as a professional in any kind of race for prize money or profit.

3. The provision entitled **PREMIUM CHANGES** within the **PREMIUMS** section of the Certificate is amended in its entirety and replaced with the following:

PREMIUM CHANGES We have the right to change the premium rates on any premium due date. We will provide written notice at least 40 days before the date of change. The premium rates may also be changed at any time the terms of the Policy are changed.

Premiums may be paid monthly, quarterly, semi-annually, or annually. The premium mode may be changed upon request. Upon our approval, the change will be made.



Secretary



President