



Critical Injury/Illness Rider

The Critical Injury/Illness (CI) Rider covers you for major injuries or illnesses whether career ending or not. Therefore, if you were to tear your ACL, Achilles, Patellar, etc. and return to play the following season, you would still collect the Category 1 benefit of \$250,000. The same goes for a Category 2 injury as well. The injuries that fall under each category are listed below:

Category 1 -- \$250,000

- Torn ACL*
- Torn Achilles Tendon*
- Torn Patellar Tendon*
- Torn Ulnar Collateral Ligament – “Tommy John”
- Torn Rotator Cuff and/or Capsule*
- Loss of Sight (one eye)
- Cancer (excluding skin cancer of any type or form)
- Heart Attack

Category 2 -- \$100,000

- Torn Pectoral*
- Torn Proximal and Distal Bicep Tendon*
- Torn Triceps Tendon*
- Torn Hamstring*
- Torn Adductor (groin)*

* Must be high grade/complete tear, requiring reconstructive surgery within thirty (30) days, except for torn ACL, which is fifty (50) days of the accidental bodily injury.