

## **CERTIFICATE OF COVERAGE RIDER ORGANIZED YOUTH SPORTS**

Insurance under the Group Policy is amended to include coverage for Organized Youth Sports.

Effective as of April 1, 2025, the booklet-certificate to which this Rider is attached is hereby amended with respect to and to the extent provided below.

### **Organized Youth Sports**

Any regularly scheduled non-professional athletic event, associated with school programs and non-school programs, that are governed by an organization and require formal registration to participate.

An Organized Youth Sport includes:

- Exhibition games
- Club sports
- Intramural sports
- Intercollegiate sports
- Competitions
- Team practice, training, workout sessions
- Try outs

An Organized Youth Sport does not include:

- Playing, coaching, or officiating for wage, compensation, or profit
- Personal, non-team related practice, training, workout sessions
- Unstructured play such as pick-up games or spontaneous play
- Activity that is outside of the Covered Dependent Child's membership role
- Activities the Covered Dependent Child is paid to play
- Racing any type of vehicle in an organized event

### **Benefit Qualification**

To qualify for benefit payment, a Covered Dependent Child must Incur an Injury as a result of a Covered Accident while participating in an Organized Youth Sport while insured under the Group Policy. The Covered Dependent Child must be age 18 or younger on the date of the Covered Accident.



## **Benefits Payable**

When an Injury is Incurred while a Covered Dependent Child age 18 or younger is participating in an Organized Youth Sport, this Rider will pay 25% of the Benefit Payable as listed in Description of Benefits, Benefit Provisions for that Injury. This benefit payable by this Rider is in addition to the benefit payable in that section. The benefit payable by this Rider is limited to \$1,000 per Covered Dependent Child, per calendar year.

All other benefits and provisions of the Group Policy remain in effect.

See your employer if you have questions concerning this Rider.

Nothing contained in this Rider may vary, alter or extend any provision or condition of the Group Policy other than as stated in this Rider.

**PRINCIPAL LIFE INSURANCE COMPANY**  
**711 High Street**  
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Executive Vice President,  
General Counsel and Secretary



President and  
Chief Operating Officer