

CERTIFICATE OF INSURANCE

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The following is a description of the coverages placed by the Odyssey 2000- for those participants who will accompany them on the bicycle trip around the world.

Name of Insured: Odyssey 2000- staff and registered participants
c/o Tim Kneeland & Associates, Inc.
200 Lake Washington Blvd, Suite 101
Seattle, WA 98122-6540

Carrier: Underwriters at Lloyd's, London 100%

Coverage Period: Commencing on December 29, 1999, 12:01am local standard time and expiring on January 3, 2001, 12:01am local standard time.

Coverage:

1. Accident & sickness: Limit \$1,000,000 per certificate holder, excess of other valid collectible insurance each and every loss.
2. Accidental death & dismemberment: \$25,000 (no cover for permanent total disablement)
3. Repatriation Expense: If deemed necessary by a qualified medical practitioner and if the person is likely to be totally disabled in excess of four weeks or if local facilities are inadequate for treatment. Limit: \$100,000.
4. Subject to \$250 deductible each and every occurrence.

Conditions:

1. All participants are fit and healthy at inception.
2. Accident only medical (no sickness) for riders over age 70. NOTE: Call McKay Insurance Agency for exceptions if over 70.
3. Policy in force only while certificate holder is an active participant of the ride.

Exclusions:

1. War, invasion or civil War.
2. Taking part in any military operations.
3. Riding or driving in any kind of race.
4. Piloting an aircraft or participating as a crewmember.
5. Suicide or attempted suicide or intentional self-injury or sustained injury whilst in a state of insanity.
6. Medical expense for country of domicile (if any riders of non-USA domicile).
7. Excludes any pre-existing condition.

In the event of an incident involving coverage under this policy, please complete an accident report (to be furnished by Odyssey 2000-) and forward, along with any medical bills incurred to the McKay Insurance Agency, P.O. Box 151, Knoxville, IA, 50138-0151, USA. For further information regarding coverage contact McKay Insurance Agency at (515) 842-2135.