

2. In the event a rider is not a beneficiary of a legal social security system, the UCI Women's WorldTeam must take out and cover the costs of the following types of insurance:

- For the 2020 and 2021 seasons:

| Type of insurance | Description |
|---------------------|---|
| Health insurance | Insurance covering healthcare costs (doctor, medicine, etc.) for the rider for an amount of €100,000 per year |
| Maternity insurance | Insurance covering maternity-related costs (examinations and costs during pregnancy and birth) |

- From the 2022 season onwards:

| Type of insurance | Description |
|---------------------|--|
| Health insurance | Insurance covering healthcare costs (doctor, medicine, etc.) for the rider for an amount of €100,000 per year |
| Maternity insurance | Insurance covering maternity-related costs (examinations and costs during pregnancy and childbirth) |
| Pension plan | Insurance providing for the payment of a pension, annuities or a capital at the end of the professional cycling career at the earliest, with a premium that will represent at least 12% of gross annual salary, limited to €115,000 per year |

3. The UCI Women's WorldTeam shall cover half of the insurance premiums set out in point two:

- if the rider has been able to become affiliated, as a free policyholder for example, with another legal social security system to that to which the UCI Women's WorldTeam is subject;
- if the affiliation of the rider to this other legal system is compulsory.

4. It is the responsibility of the UCI Women's WorldTeam to prove the cover referred to in this article by producing the necessary certificates as part of the team's licence and registration applications.

- 2.13.194** Independently of the benefits referred to in article 2.13.193, the UCI Women's WorldTeam shall take out and cover the costs:

- For the 2020 season:

| Type of insurance | Description |
|--|--|
| Hospitalisation and repatriation insurance | This insurance must cover all costs not covered by social security linked to the rider's hospitalisation for an amount of €100,000– per incident and per individual; All expenses for repatriation for medical reasons or due to death, related to professional travel. |