

2007 season

## **USCA Athlete Accident Insurance Program Information for Athletes and Coaches**

The USCA maintains accident insurance policies covering its athletes as described below. Please review this information sheet and give a copy to a family member.

The purpose of this information sheet is to make athletes aware of the coverage, so that, should an accident occur, the athlete or their representative may submit a claim. The information provided is very general in nature. The policy contract, maintained at the USCA office, is the final authority as to coverage questions.

**What is covered?** This is an accident policy (sickness is not covered) designed to provide up to \$25,000 in coverage, on an “excess” basis, for hospital and physician costs for the USCA athletes and coaches for the activities described below. The policy also contains exclusions that are typical in the insurance industry (for example, accidents caused by war are not covered).

**What does “excess” mean?** “Excess coverage” means that the insurance company will reduce the amount payable under the Hospital and Professional Services Benefits provision by any medical expense benefit paid, payable or for which there is a right under all other collectible policies or service contracts. The insurance company will determine the amount of benefits provided by other plans without reference to any coordination of benefits, non-duplication of benefits, or similar provisions. The policy is secondary coverage to all other coverage.

**Who pays the premiums?** The USCA pays 100% of the premiums.

**Who is covered?** All athletes and team coaches are covered while participating in, or traveling to/from: USCA Men’s and Women’s National Championships and rounds leading to Nationals; National Championships finals only for Men & Women (“Club” Nationals), Juniors, Seniors, Mixed and Wheelchair; and World Championships for Men, Women, Juniors, Seniors, Wheelchair and WWUG athletes; the USCA Junior Camps at Bismarck, Cape Cod, Eau Claire and Rice Lake; and any international competitions for which the team or coach received USCA funding support. For travel, surface or scheduled airline transport is covered.

**How to submit a claim?** The insured or their representative should contact the USCA office to submit a claim.

**Additional coverage for top elite athletes:** Each year the USCA selects certain top elite athletes, defined as the most recent Men’s and Women’s World Championship teams, or, between Olympic Trials and Olympic Games, the Olympic team. The accident insurance for these athletes is the same type of coverage as is described above, expanded to provide 24-hour coverage, year around, for all training, competitions and travel to/from training and competitions.