



PARTICIPANT ACCIDENT

Coverage designed for amateur sports, volunteers, day cares and events

AMATEUR SPORTS – PARTICIPANT ACCIDENT

Amateur Sports – Participant Accident coverage is designed to provide Accident Medical and AD&D coverage to all those participating in sponsored and supervised activities of the policyholder. The flow of business will run throughout the year, with a heavy emphasis in the Spring and Summer (seasonal).

TEAMS / LEAGUES, CAMPS / CLINICS, TRAVEL TEAMS / TOURNAMENTS

Risk Classifications:

- Organizations with youth and amateur sports exposure
- Baseball
- Football
- Basketball
- Soccer
- Softball
- Swim Teams
- Other Team / Leagues associations

Coverage:

- Accident Medical (Excess): \$10,000 – \$100,000, 1- or 2-year Benefit Periods, deductibles vary (\$0 – \$500)
- AD&D: \$5,000 - \$25,000
- Cat Med: Not common, but can provide access to coverage; Limits: \$1M – \$5M, 10-year Benefit Period
- Other available coverages: Group Travel to and from, Paralysis, Cat Cash

VOLUNTEERS, DAY CARE CENTERS, EVENTS

Risk Classifications:

- Non-Profit organizations
- Municipalities
- Day care facilities

Coverage:

- Accident Medical (Excess): \$10,000 – \$100,000, 1- or 2-year Benefit Periods, deductibles vary (\$0 – \$500)
- AD&D: \$5,000 – \$25,000
- Other available coverages: Group Travel to and from, Paralysis, Cat Cash

CROSS-SELL WITH GL

The Participant Accident coverage available to the Amateur Sports segment is required to be in place by many carriers providing the Participant Legal Liability. Cross-selling the PA with the GL is a natural fit for the brokers servicing their clients.

CARRIER / MARKET INFORMATION

These carriers / markets have an appetite and focus on Amateur Sports – Participant Accident coverage and will provide support when needed.

“NO’S” OF THE PROGRAM

- Primary Medical coverage for Amateur Sports – Participant Accident is available; however, we will need to see the historical premium / loss information
- Boxing and MMA are an immediate decline to quote, unless there is a large amount of data / experience to support quoting the risk

EXCESS VS. PRIMARY: WHAT IS THE DIFFERENCE?

Most of the plans are written with Accident Medical as Excess. The intent of coverage is to reimburse the insureds for any out-of-pocket expenses incurred as a result of a claim. Carriers who write the Excess coverage assume that all participants and students have major medical (Primary) coverage through their parents’ plans.

In the event of an accident to the participant or student during a sponsored and supervised activity of the policyholder, a claim will be submitted to the Primary medical insurance. If there are any out-of-pocket expenses (i.e., deductible, coinsurance), a claim will need to be submitted to the Excess medical carrier, at which time the claim will be adjudicated and expenses will be reimbursed.

SUBMISSION CRITERIA

- Accident Application
- 3 Years of Premium / Loss History
- Copy of Expiring policy (if available)

CONTACT:

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FOR MORE INFORMATION VISIT ALIVERISK.COM