



**PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS
for USA Field Hockey Umpires and Officials
(as of 12/1/2015)**

Insured Persons:

The following individuals are eligible for coverage under the USA Field Hockey Participant Accident program:

All **Currently Registered Umpires or Officials** of USA Field Hockey.

Covered Activities:

The policy provides coverage for accidental bodily injury, accidental death & dismemberment or loss of game officiating fees resulting directly from participation in a Covered Activity as defined below.

Covered Activities include:

- Scheduled games, practices, camps, clinics and related activities sanctioned and/or approved by USA Field Hockey.
- Group travel as a team or club directly to or from scheduled practices, games or sanctioned or approved activities
- Other supervised activities, such as club or team meetings, banquets and usual, non-hazardous fundraisers
- While officiating in any and all amateur field hockey activities and for their duties as an assignor for any field hockey activities. Coverage extends to USA Field Hockey sponsored games, clinics and tournaments, as well as other amateur field hockey play, such as NCAA, high school or other regularly scheduled games.

Coverage Summary:

The USA Field Hockey Participant Accident insurance program provides Accident Medical and Accidental Death & Dismemberment (AD&D) benefits to registered umpires and officials who are injured while serving in that capacity during a Covered Activity.

Coverage does not include loss from pre-existing conditions or from serving as an umpire or official in events not specifically included as a Covered Activity. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 90 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 2 years of the date of accident. The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$100 deductible per claim.

The Accident Medical Expense coverage does not apply to the following charges and services:

- Intentionally self-inflicted injury, suicide or attempted suicide;
- War, or act of war, whether declared or undeclared;
- Injury sustained while taking prescription drugs, unless prescribed or administered by a physician;
- Medical services performed by a person retained or employed by the Team or the Policyholder;
- Repair, replacement, exam for prescriptions or fitting of eyeglasses, contact lenses or hearing aids;
- Dental work or treatment on natural teeth which is not necessary for repair or relief of injury;
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- Cosmetic or plastic surgery which is not necessary for repair or relief of injury;
- Injury sustained during commission of a felony

Participant Accident Policy Limits

The policy pays for reasonable Accident Medical Expenses and Accidental Death & Dismemberment benefits per the schedule below:

Accidental Medical Expense Benefits

Maximum Benefit Amount	\$100,000
Deductible (per injury)	\$100
First Incurred Expense Duration	90 days
Benefit Duration	104 weeks

Accidental Death & Dismemberment Benefits

Accidental Death Benefit	\$7,500
Accidental Dismemberment Benefit (Principal Sum)	\$7,500
Loss must occur within	26 weeks
Aggregate	None

Game Fee Reimbursement

Reimbursement per game (maximum)	\$200.00
Elimination Period:	7 days
Loss must occur within	26 weeks
Maximum Benefit	\$2,500

Underwriting Company

Hartford Life and Accident Company
A.M. Best Financial Rating: A (Excellent)
Financial Size Category: XV (\$2 billion or more)

Medical Claim Filing Procedures

If you are injured while participating in a USA Field Hockey sanctioned event, please let the on-site Club Official, Coach or Event Director know of your injury so that an Incident Report form can be prepared. If an Incident Report is not prepared to document your injury, your claim may be denied by the Participant Accident carrier.

Should you require medical treatment as a result of your injury, the on-site Club Official, Coach or Event Director will provide you with a Medical Claim form.

The Incident Report form and the Medical Claim form for sanctioned events are also available to all USA Field Hockey affiliated Clubs and USA Field Hockey Members under the Membership/Insurance Information section of the USA Field Hockey web site: www.usafielddhockey.com.

This summary is only a brief description of the coverage and benefits provided under the USA Field Hockey Participant Accident policy. All claims are subject to policy provisions, limitations and exclusions



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