



## PARTICIPANT ACCIDENT SUMMARY OF INSURANCE EFFECTIVE 3/1/2021-3/1/2022

### WHO IS COVERED?

All currently registered member athletes (regular and elite), coaches and officials while participating in USA Weightlifting sanctioned events.

### WHAT IS COVERED?

The policy provides coverage for bodily injury that results directly from an accident which occurs during a USA Weightlifting sanctioned event.

Covered activities include USA Weightlifting practices and competitions while supervised by a registered USA Weightlifting coach or official; however, coaches may not coach themselves.

### WHAT ARE THE BENEFITS?

#### Excess Accidental Medical Expense:

When a covered injury to an insured requires treatment by a legally qualified physician or nurse, hospital care, ambulance service to a hospital, or services and supplies ordered by a physician, the company will pay the usual and customary expenses incurred on a Full Excess basis, less the deductible up to the policy maximum. The first expense must be incurred within 90 days of the covered accident and any further expenses must be incurred within 52 weeks of the initial accident.

#### Full Excess:

The company will only pay the covered expenses incurred which are in excess of those paid or payable by any other Health Care Plan. The deductible must be satisfied before benefits are paid.

Maximum Benefit: \$50,000

Accident Medical Deductible:

\$500 Per Accident (regular athletes, coaches & officials)

\$100 Per Accident (elite athletes)

\$250 Dental Maximum Per Tooth

Loss Period: Initial treatment received within 90 days of Injury  
Benefit Period: Benefits payable for 365 days from accident date

#### Accidental Death & Dismemberment:

If covered injury results in loss of life, limb(s), sight, speech or hearing, the company will pay benefits per the schedule of the policy.

Principal Sum: \$10,000

Loss Period: Loss within 90 Days of Injury

### INSURANCE CARRIER:

Starr Indemnity & Liability Company  
A.M. Best Financial Rating: A (Superior)  
Financial Size Category: XV (\$2 billion or greater)

### INSURANCE ADMINISTRATOR:

Aon Risk Solutions

### CLAIMS ADMINISTRATOR:

Health Specialty Risk, Inc  
HSR Plaza II, 4100 Medical Parkway, Suite 200  
Carrollton, Texas 75007  
Ph: 972-512-5600

### WHAT IS NOT COVERED?

- Intentionally self-inflicted Injury.
- Suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- Piloting or serving as a crewmember in any aircraft (except as provided by the Policy).
- Commission of, or attempt to commit, a felony.
- Any expense paid or payable by any other valid and collectible group insurance plan.
- Alcoholism, drug addiction, or the use of any drug or narcotic except as prescribed by a Doctor.

*All benefits are subject to the terms and conditions of the policy. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply.*

*This summary is only a brief description of the coverage terms, conditions, and exclusions for the USA Weightlifting General Liability policy. This summary in no way affects or alters the scope of coverage provided. Please reach out to USA Weightlifting for any questions on actual terms, conditions, and exclusions.*

