

Special Risk Accident Insurance Program Camps and Conferences

ACCIDENT MEDICAL COVERAGE

What is the Medical Expense Benefit?

If the Injured Person incurs an eligible expense as a result of an injury **during a scheduled and supervised activity**, the Company will pay those charges incurred for such expenses within **52 weeks** of the date of the accident. The claim must be submitted within **90 days** from the date of accident. Payment will be made for eligible expenses in excess of the applicable **Deductible Amount (\$100.00)**, not to exceed the Maximum Medical Benefit of **\$25,000.00**. The first such expense must be incurred within **60 days** after the date of the accident. **This plan is secondary to any other valid and collectible insurance or medical plan.**

"Eligible expense" means charges for the following necessary treatment and service, not to exceed the Usual and customary charges in the area where provided.

- Medical and surgical care by a physician
- Radiology (X-Rays)
- Prescription drugs and medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private accommodations, or as an outpatient
- Ambulance service from the scene of the accident
- Orthopedic appliances necessary to promote healing
- Physiotherapy
- Sickness benefit of \$500.00 for overnight campers

What is the Accidental Death & Dismemberment Benefit?

If an Insured Person's results in any if the following losses within 365 days after the date of the accident, we will pay the sum shown opposite the loss. We will not pay more than the sum for this benefit for all losses due to the same accident.

- Full Principal Sum for loss of life **(\$10,000)**
- Full Principal Sum for double dismemberment **(\$10,000)**
- 50% of the Principal Sum for loss of one hand, one foot or sight of one eye **(\$5,000)**

GENERAL LIABILITY COVERAGE

Who is Covered?

This program provides protection for your camp, coaches and staff chaperones against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims.

What Coverage is Offered?

The policy limit is **\$1,000,000** per claim with an Aggregate limit of \$2,000,000. There is no deductible amount **(\$00.00)** on this plan for property damage and bodily injury. Sexual Abuse/Molestation benefit included. **(\$100,000 per occurrence/\$300,000 Aggregate.)**

Coverage Includes Suits Arising Out Of:

- ❖ Injury or death of participants
- ❖ Injury or death of spectators
- ❖ Injury or death of volunteers
- ❖ Property Damage liability
- ❖ Incidental medical malpractice
- ❖ All Activities necessary to conduct of camps or clinics
- ❖ Ownership use or maintenance of fields or camp areas
- ❖ General negligence claims
- ❖ Cost of investigation and defense of claims, even if groundless

Some of the Major Exclusions include:

War, Terrorism, Expected or Intended Injury, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft or Oceangoing Watercraft, Inflatables, Pyrotechnics, Employment Related Practices, Communicable Diseases, Skin/Scuba Diving, Snow/Water Skiing, Whitewater Rafting, Bungee Jumping, Motorsports, Rodeo or Equestrian Related Sports, Ballooning, Paintball, Cheerleading Pyramids, Mechanical Rides, Parachute Jumping, Lead Liability.

This description of coverage is intended to be brief and is, by necessity, incomplete. For complete coverage information or coverage clarification, please contact System Risk Management () .