

**PROFESSIONAL SKATERS ASSOCIATION - COACHES PROGRAM
PARTICIPANT ACCIDENT INSURANCE SUMMARY**

Effective 7/1/2013-2014



Named Insureds

Member coaches of the Professional Skaters Association who have paid a premium and been endorsed to the policy.

Underwriting Company

Federal Insurance Company
Rated "A++ (Superior) XV by A.M. Best Company

Covered Activities

While participating in Policyholder sanctioned figure skating instruction such as strength and harness training, conditioning, ballet, modern/jazz dance, In-line skating, plyometrics, power skating and or power hockey. Coverage includes while traveling directly, and without interruption, to and from a covered instructional activity and the Primary Insured Person's residence.

How to File a Participant Accident Claim

When an injury occurs, an Incident Report Form should be completed and submitted to:

American Specialty
PO Box 459
Roanoke, IN 46783
Phone: 800-566-7941
Fax: 260-672-8835

Coverage Summary

This policy provides accidental death, dismemberment and medical coverage to the covered persons. Medical expense coverage is excess coverage, meaning it is secondary coverage to any other health insurance. If the participant has other coverage, claims must first be filed with that insurance company.

Upon receipt of an incident report form completed by the appropriate representative, the injured party may contact the insurance company claims adjuster for additional assistance. The claims adjuster will request a completed Medical Claim Form and copies of related medical billings for evaluation and policy response as deemed appropriate.

Schedule of Benefits

Accidental Medical Expense: Full Excess

Maximum Benefit: \$10,000
Accident Medical Deductible: \$2,500

Loss Period: Treatment within sixty (60) days after an Accident

Benefit Period: Incurred within 52 weeks after the date of the Accident

Accidental Death & Specific Loss

Principal Sum: \$10,000

Loss Period: Loss must occur within one (1) year after the Accident.

****Please keep a copy of all documentation and claim related information on file for claims handling purposes****

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.

Notable Terms & Conditions:

- Exclusion – Disease or Illness
- Exclusion – Suicide or Intentional Injury
- Exclusion – Incarceration
- Exclusion – War
- Exclusion – Service in the Armed Forces
- Exclusion – Specialized Aviation
- Exclusion – Owned Aircraft, Leased Aircraft or Operated Aircraft
- Exclusion – Aircraft Pilot or Crew
- Exclusion – Intoxication
- Exclusion – Narcotic
- Extension – Disappearance
- Territory - Worldwide



Entertainment and Sports Insurance eXperts (ESIX)

5660 New Northside Drive, Suite 640
Atlanta, Georgia 30328
678.324.3300 (Telephone)
678.324.3303 (Fax)

www.esixglobal.com

Atlanta • Colorado Springs