

Made possible by



Special Risk Accident Insurance

QBE's coverage makes it possible for you to protect those in your care.

Groups and organizations need solid accident protection for participants in supervised and sponsored activities – from day care center toddlers and young soccer players, to coaches, campers and volunteers, that's why we developed Special Risk Accident Insurance.

We offer coverage for:

- Youth and amateur sports organizations
- Youth and adult activities groups
- Volunteer groups
- Child care centers
- Special events

Target groups and organizations

- Youth and amateur sports groups, including camps for:
 - Archery
 - Baseball
 - Basketball
 - Hockey
 - Football
 - Golf
 - Gymnastics
 - Ice hockey
 - Ice skating
 - Karate
 - Lacrosse
 - Rowing
 - Rugby
 - Skiing
 - Soccer
 - Softball
 - Swimming
 - Tennis
 - Track & field
 - Volleyball
 - Wrestling
 - and more
- Youth and adult activities, such as church groups, community service groups and clubs.
- Volunteers, child care centers and special events.

Customized coverage options

We customize our accident medical plan to meet your needs and budget.

- You determine the benefit amount that best fits your needs.
- You choose the deductible amount that fits your budget.
- You structure your accident medical expense coverage by specifying Excess or Primary Excess coverage.

QBE offers comprehensive service, competitive rates and flexible underwriting.

Choose Excess if you want benefits to be payable for eligible expenses that are in excess of benefits paid to the insured by any other health care plan. If no other health insurance exists, benefits will be payable like primary coverage.

Choose Primary Excess if you want benefits to be payable for the first eligible expenses incurred up to the primary dollar amount you select. Additional eligible expenses will be payable only when they exceed the amounts paid by any other health care plan. If no other health insurance exists, benefits will be payable like primary coverage.

Peace of mind

You can be sure that your Special Risk Accident Insurance will be administered by experts who are:

- Financially sound, established specialists in the special risk accident insurance business
- Quick to answer inquiries and requests for quotes
- Service oriented and able to issue policies and settle claims efficiently.

Accident Medical Expense Benefits

Payable services and supplies prescribed by a physician for injuries sustained in a covered accident include:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Services of a licensed or graduate nurse
- Dental care for injury to sound and natural teeth
- Ambulance expenses from the covered accident site to the hospital

Overnight camps also can request up to \$1,000 coverage for eligible expenses resulting directly from a participant's emergency illness. Overnight camping must be greater than 24 hours and expenses must be incurred within one year.

Plans Include Accidental Death, Dismemberment and Paralysis (Plegia) Benefits.

If within one year from the date of a covered accident a covered person suffers any of the losses specified, we will pay the benefit amounts listed below. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of Life - \$15,000
- Total Paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body - \$50,000
- Loss of any combination of two: hands, feet, eyesight, speech and hearing - \$50,000
- Loss of one hand, one foot, sight in one eye, speech or hearing - \$25,000
- Loss of thumb and index finger of same hand - \$10,000

Note: Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body. Paralysis means loss of use, without severance, of a limb. This loss must be determined by a physician to be complete and not reversible.



About QBE

QBE North America is part of QBE Insurance Group Limited, one of the world's 20 largest insurance and reinsurance companies. Headquartered in Sydney, Australia, QBE operates out of 43 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best - financial-size category (XV).*

Exclusions and limitations:

Coverage is not provided for any accident which is caused by or results from any of the following:

- intentionally self-inflicted injury, suicide or any attempted threat while sane or insane;
- commission or attempt to commit a felony or an assault; commission of or active participation in a riot or insurrection;
- bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding, snowboarding, skateboarding, motorcycle racing or racing rocket-powered, jet propelled or nuclear-powered vehicles;
- declared or undeclared war or act of war;
- flight in, boarding or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline;
- travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle; participation in any motorized race or contest of speed;
- an accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless the covered person holds a valid learner's permit and the covered person is participating in a drivers' education program;
- 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;
- travel or activity outside the United States, unless advance written approval is provided;
- the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the covered accident occurred;
- voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage;
- injuries compensable under Workers' Compensation law or any similar law;
- an accident which occurs while the covered person is driving a private passenger automobile while intoxicated.
- Benefits will not be paid for any hospital stay that is not considered appropriate treatment for the condition and locality.
- Overnight Supervised and Sponsored Activities and related travel are not covered, unless agreed to in writing by the Company.
- In addition, benefits will not be paid for services or treatment rendered by any person who is employed or retained by the policyholder or living in the covered person's household or provided by a parent, sibling, spouse or child of either the covered person.
- The Accidental Death and Dismemberment aggregate limit is \$500,000.

Accident Medical Benefit limitations and excluded expenses:

- cosmetic surgery, except for reconstructive surgery needed as the result of a covered injury;
- any elective or routine treatment, surgery, health treatment, or examination;
- blood, blood plasma, or blood storage, except expenses by a hospital for processing or administration of blood;
- examination or prescription for eyeglasses, contact lenses or hearing aids;
- treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay;
- services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay;
- rest cures or custodial care;
- repair or replacement of existing dentures, partial dentures, braces or bridgework;
- personal services such as television and telephone or transportation;
- expenses payable by any automobile insurance policy without regard to fault;
- services or treatment provided by an infirmary operated by the policyholder;
- treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), that are a normal, foreseeable result of participation in the covered activity;
- treatment or service provided by a private duty nurse;
- treatment of hernia of any kind;
- treatment of injury resulting from a condition that a covered person knew existed on the date of the accident, unless he received a written medical release from his physician.

Any covered expenses payable under the Accident Medical Expense benefit will be reduced by 50 percent if the covered person has HMO or PPO coverage and elects not to use that coverage.

Terms of Coverage

Coverage is provided to Participants in Policyholder Sponsored and Supervised Activities. Travel provided by the policyholder may be covered, upon request.

Benefits are payable for injuries which result directly and independently of all other causes, from a covered accident, while coverage is in effect, up to the plan maximum. Eligible medical expenses must be incurred within one year of the date of the accident; with the first eligible expense incurred within 180 days of the accident. If a deductible is selected, benefits will be paid after the deductible amount is satisfied.

Effective Date: Coverage becomes effective on the date requested provided the premium and the application are received and accepted by QBE Insurance Corporation.

Coverage is paid for by the policyholder. 100 percent participation is required.

General Definitions

Covered Accident - means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in an injury or loss and meets all of the following conditions:

1. occurs while the covered person is insured under this Policy;
2. is not contributed to by disease, sickness, or mental or bodily infirmity; and
3. is not otherwise excluded under the terms of this Policy.

Health Care Plan - Any contract, policy, or other arrangement, whether individually purchased or incidental to employment or membership in an association or other group, which provides benefits or services for health care, dental care, disability benefits or repatriation of remains. A Health Care Plan includes group, blanket, franchise, family or individual policies; subscriber contracts; uninsured agreements or arrangements; coverage provided through Health Maintenance Organizations, Preferred Provider Organizations and other prepayment, group practice and individual practice plans; medical benefits under automobile "fault" and "no-fault"-type contracts; medical benefits provided by any governmental plan or coverage or other benefit law, except a state-sponsored Medicaid plan; or a plan or law providing benefits only in excess of any private or non-governmental plan; other valid and collectible medical or health care benefits or services.

Usual and Customary - All benefit payments will be based on the normal charge, in the absence of insurance, made by the provider of a necessary supply or service, but not more than the prevailing charge in the area for like services by a provider with similar training or experience; or for a supply that is identical or substantially equivalent. Where appropriate, Usual and Customary Charge will be based on a relative value schedule appropriate to the area and type of service provided.

This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance underwritten by QBE Insurance Corporation. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations and exclusions, are set forth on policy form, BAM-03-1000 et seq. Any policy QBE offers to issue will be subject to the laws of the jurisdiction in which it is issued. QBE may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.

* For ratings guidelines and the latest information, access ambest.com and standardandpoors.com