

SPECIAL EVENTS AND SPORTS & RECREATION ACCIDENT MEDICAL INSURANCE PROGRAMS



Accidents aren't supposed to happen..... BUT THEY DO



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No matter how many precautions you take, there are at times no way to avoid accidents. That's why the Special Events and Sports & Recreation Accident and Medical Insurance Programs make so much sense – it provides valuable benefits at affordable rates.

Special Events and Sports & Recreation Accident and Medical Program Description

This program provides Excess Accident Medical Protection to all participants of the insured activities. Coverage protects insureds while participating in the insured activities and traveling to, during and after such activities as a member of a group in transportation furnished and arranged by the Policyholder.

Types of Risks We Insure

Youth and Adult Sports Teams and Leagues
 Community Service Groups and Clubs
 Park and Recreation Programs
 Recreation Clubs & Activities
 Sports Camps & Clinics
 Volunteers



Youth Summer Camps
 Sports Associations
 Recreation Camps
 Religious Organizations
 Child Care Centers
and more

Types of Activities We Insure

Aerobics
 Archery
 Badminton
 Band Competitions
 Baseball
 Basketball
 Baton Twirling
 Bowling, Boxing
 Cheerleading
 Cricket
 Cross Country
 Dance
 Diving
 Drill Team
 Field Hockey
 Fencing
 Football (Contact & Non Contact)
 Golf
 Gymnastics
 Handball
 Ice Hockey
 Ice Skating
 Inline Hockey

Judo
 Karate
 Lacrosse
 Marching Exhibitions
 Martial Arts
 Pom Pom
 Racquetball
 Rifle/Skeet/Trap
 Rowing
 Rugby
 Sailing
 Skateboarding
 Skiing
 Soccer
 Softball
 Speed Skating
 Squash
 Swimming
 Tennis
 Track and Field
 Ultimate Frisbee
 Volleyball
 Weightlifting
 Wrestling



Coverage Options

Choose Full 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. In the event no other health insurance exists, benefits will be payable on a primary basis.

Choose Primary Excess – if you want benefits to be payable for the first eligible expenses incurred up to the primary dollar amount you select - \$100, \$300, or \$500. Additional eligible expenses will be payable only when they exceed the amounts paid by any other Health Care Plan. In the event no other health insurance exists, benefits will be payable on a primary basis.

Program Limits – Accident Medical

Medical Maximum per Injury	\$ 25,000
Deductible(s)	\$ 0 - \$500

Reasonable covered expenses are payable in full subject to the medical maximum and the following limitations:

- Hospital Room and Board – Semi-private room rate.
- Dental – Reasonable Expenses per sound and natural tooth.
- Outpatient Physical Therapy – Reasonable Expense.
- Outpatient Orthopedic Appliances and Braces – Reasonable expenses.
- Coverage up to one year from date of injury for Medical Benefits.

Accidental Death & Dismemberment Benefits

- | | |
|-----------------------------------|-----------|
| • Accidental Death – Loss of Life | \$ 15,000 |
| • Accidental Double Dismemberment | \$ 50,000 |
| • Accidental Single Dismemberment | \$ 25,000 |

Overnight Camps can also obtain up to \$1,000 of coverage for eligible expenses resulting directly from a covered sickness while a camper is participating in an overnight camp. Overnight camping must be greater than 24 hours and the first eligible expense must be incurred within 30 days of the onset of the covered sickness. All expenses must be incurred within one year thereafter.

General Exclusions

No coverage is provided for: (a) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane (in Missouri, while sane only); (b) Injuries caused by an act of declared or undeclared war; (c) Injuries received while in the armed service (upon notice to us of entry into an armed service, the pro rata premium will be refunded); (d) Injuries received while acting as a pilot or crew member; (e) Injuries resulting from air travel, except while as a passenger for transportation only; (f) Injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation; (g) Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician; (h) Injuries received while Intoxicated as specifically defined in this provision; or (i) Injuries sustained while traveling other than as specifically stated in this provision; (j) the cost of eyeglasses, contact lenses or examinations for either; (k) the cost of dental treatment, except as specifically provided for Injuries to sound, natural teeth; (l) Injuries covered by workers' compensation or employer's liability laws; or (m) prescription drugs.

IMPORTANT NOTICE: This information is a brief description of the benefits and features provided by Mutual of Omaha Insurance Company. It is not a contract. Full terms and conditions, including benefits, limitations, and exclusions are set forth in policy form T5MP. All products described herein may not be available in all states. Please contact Special Markets Insurance Consultants, Inc. for the availability of coverage in your state.

