

Participant Accident Insurance (PAI) Coverage Summary

Insurance Company	Wellfleet Insurance Company
A.M. Best Rating	A++, XV
Standard & Poor's Rating	AAA
State Covered Status	Admitted
Policy/Coverage Term	Various
Policy #	Various – On File With Company

How to Report a Claim:

Notify your Claims Administrator:

Written notice must be submitted to Claims Administrators within 90 days after a covered loss occurs or begins.

WellFleet Special Risk (Wellfleet)

P.O. Box 15369

Springfield, MA 01115-5369

Phone: (877) 657-5039 Fax: (413) 733-4612

specialriskCS@wellfleetinsurance.com

Covered Entities:

Group or organization while engaged in CSU or CSU Auxiliary Organization sponsored activity such as:

1. Athletes – including amateur sports, school sports, sports campus
2. Volunteers – including community and non-profit organizations
3. Child Care Centers – including school and church affiliated centers
4. Recreation – including camping, skiing, white water rafting
5. Charities, fundraisers, religious retreats and meetings
6. One-time special events

Covered Features:

Individual Policy Coverage Limits on file with Company

1. High-limit Accident Medical Expense (AME) benefit maximums – up to \$50,000
2. Accident Medical Expense Limits: Primary, Primary Excess or Full Excess
3. Optional Catastrophic Plans – up to \$50,000
4. Accidental Death & Dismemberment benefits
5. Medical Evacuation and Repatriation benefits available
6. Choice of benefit levels, deductibles and benefit periods
7. Coverage can be extended to administrators, organizers, trainers or supervisors



Coverage Limit Options:

<u>Benefit Plan Selection</u>	<u>Accident Medical Expense Maximum</u>	<u>Deductible Amount</u>	<u>Accidental Death & Dismemberment (AD&D) Maximum</u>
Full Excess	\$50,000	\$500	\$50,000
Primary	\$25,000	\$250	\$25,000
Excess	\$15,000	\$100	\$10,000
	\$10,000	\$50	
		\$25	
		\$0	

Endorsements & Exclusions:

Refer to next page

Questions:

Tevea Him

415-403-1416

thim@alliant.com

Van Rin

415-403-1408

vrin@alliant.com

Mimi Long

415-403-1423

mlong@alliant.com

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such policy(ies). Moreover, the information contained in this document reflects coverage as of the effective date(s) this document was created and does not include subsequent changes. This document is not an insurance policy and does not amend, alter, or extend the coverage afforded by the listed policy(ies) and the policy(ies) listed are subject to all the terms, exclusions, and conditions of such policy(ies).

Endorsements & Exclusions *(including but not limited to):*

- Any service, treatment or supply that is not considered **medically necessary** as defined in this **certificate**.
- Benefits provided by a Government plan (except Medicaid and other public assistance plans).
- **Sojourns or Personal deviations** are not covered.
- Commission of or attempt to commit a felony or an assault by the person whose **covered injury or sickness** is the basis of claim, or to which a contributing cause was such person's being engaged in an illegal occupation.
- Commission of or active participation in a riot or insurrection.
- Flight in, boarding or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline; or a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
- An **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.
- Travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle.
- **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.
- Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay.
- Rest cures, long-term care or custodial care.
- Services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
- Expenses **incurred** after the end of the **Benefit Period**, even if **incurred** for continuing services or treatment of a **covered injury**.
- Injuries compensable under Workers' Compensation law or any similar law.
- Declared or undeclared **war** or act of **war**.
- Aggravation, during a **covered activity**, of an injury the **covered person** suffered before participating in that **covered activity**, unless **we** receive a written medical release from the **covered person's physician**.
- A cardiovascular **accident** or stroke resulting from exertion, as verified by a **physician**
- **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.
- 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 receiving instruction from a Driver's Education Instructor.
- Hearing aids, or purchase, repair or replacement of except due to a **covered accident** as described elsewhere in this **certificate**.
- Examination or prescriptions for, or purchase, repair or replacement of, eyeglasses, contact lenses except due to a **covered accident** as described elsewhere in this **certificate**
- Wheelchairs, braces, appliances, orthopedic braces, or orthotic devices except due to a covered accident as described elsewhere in this certificate.
- Charges for hot or cold packs.
- Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in the **covered activity**.

Endorsement & Exclusions (continue):

- Any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that are deemed to be experimental or investigational; and are not recognized and generally accepted medical practice in the United States.
- Operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the **covered person** has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the law of the state in which the **covered accident** occurred.
- Repair or replacement of existing dentures, partial dentures, braces or bridgework.
- Personal services, or comfort/convenience items such as television and telephone or transportation.
- Expenses payable by any automobile insurance **policy** without regard to fault.
- Treatment or service provided by a private duty **nurse** except due to a **covered accident** as described elsewhere in this **certificate**.
- Custodial Care service and supplies.
- Expenses that are not recommended and approved by a **physician**.
- Repair or replacement of existing artificial limbs, eyes and larynx, unless damaged or destroyed in a **covered accident**.
- Treatment of hernia of any kind. Hernia means a rupture or protrusion of an organ or part through connective tissues or through a wall of a cavity in which it is normally enclosed.
- Modifications made to dwellings.
- Racing or speed contests, skin diving, or sky diving, mountaineering (where ropes or guides are customarily used), parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles), or other hazardous sport or hobby.
- Cosmetic surgery or care, or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from a **covered accident**, if the **covered person's** initial treatment had begun within 12 months of the date of the **covered accident**; reconstruction incidental to or following surgery resulting from a **covered accident**; and any unplanned and unintended adverse consequences that may result during the treatment of a **covered accident**.
- Treatment or services provided by the **covered person's immediate family**.
- Orthopedic appliances used mainly to protect an injury.
- Services or treatment provided by an infirmary operated by the **policyholder**.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
- Non-physical, occupational, speech therapies (art, dance, etc.).
- Any expenses in excess of **usual and reasonable charges** except as provided in this **certificate**.
- Treatment of an injury resulting from or contributed to by frostbite, fainting or seizures, or heatstroke or heat exhaustion.
- Participation in any sports activity not specifically authorized, sponsored and supervised by the **policyholder**, whether or not it takes place on **policyholder** premises.
- General fitness, exercise programs.