

**UNITED STATES SKI & SNOWBOARD ASSOCIATION (USSA) 7/1/2011 - 7/1/2012
EXCESS ACCIDENT MEDICAL INSURANCE BENEFIT SUMMARY**

FOR USSA MEMBERS

This summary provides a general overview of insurance coverage that applies for individual members of USSA. It is not a complete explanation of all policy provisions or specifics of the policy benefits. No coverage is extended, and no representations are made, other than what is stated in the actual insurance policies. Please refer to the policies for a complete, detailed description of program coverages, exclusions, and benefits.

Excess Accident Medical Insurance for Members of Non-Gold Member Clubs

Current USSA Members, USSA Member Coaches, USSA Member Officials and USSA temporary registrants (as defined and approved by USSA) of a non-Gold Member Club have excess accident medical coverage during sanctioned or registered events including official training at such events. Official training must take place at the location and on the dates designated by the event organizer of the sanctioned or registered event. Such training must be supervised or directed by a USSA representative and/or representative of a USSA Member Club.

USSA requires all of its USSA Members to have valid and sufficient primary medical/accident insurance coverage and to accept full responsibility for understanding the provisions of such coverage as a condition of becoming a USSA member and participating in official USSA training and competition. Such primary coverage must be in effect for the entire term of the membership year. Athletes must carry proof of primary insurance and such proof must be available at each event so that prompt medical/hospital care can be authorized, if needed.

Please see the “Excess Accident Medical Limits” section below for an overview of the policy limits.

Excess Accident Medical Insurance for Members of Gold Member Clubs

Current USSA Members, USSA Member Coaches, USSA Member Officials, USSA trial participants* and USSA temporary registrants of a USSA Gold Member Club have excess accident medical coverage during skiing and snowboarding competition, while training to compete and conditioning to compete in ski and snowboard competition that is supervised by a USSA representative and/or representative of a USSA Gold Member Club, and during club activities that are supervised by a representative of a USSA Gold Member Club.

* Non-USSA members may attend your club’s practices at your primary location on a trial basis for a period **not to exceed seven consecutive days**. The procedures for trial participants are as follows:

- The cost for a USSA Gold Member Club to enroll an individual as a Trial Participant is \$25. The \$25 may be applied to the USSA membership should the individual apply to become a member within the same competition season of the Trial Participant period. If competition season elapses and the individual decides to become a USSA Member, the full price of membership will be charged.

Trial Participant status is **only valid** upon receipt of the completed and signed Trial Participant registration form and waiver, proof of health insurance and the \$25.00 fee. It is the responsibility of the club to confirm receipt of these documents and payment. To request a Trial Participant registration waiver, please contact Laurie Hamble (lhamble@ussa.org or 435.647.2019).

Coverage does not apply to losses arising from:

- Events normally conducted under the USSA Sanction/Schedule agreement for which no Sanction/Schedule agreement is in place
- Fundraisers
- Any event/activity other than camping, meetings, and award banquets that does not involve athletics
- Paintball
- Skydiving
- Bungee Jumping
- White-water rafting
- Outdoor Rock Climbing
- Skateboarding unless activity takes place at a commercial skateboarding facility
- Rock-wall climbing unless the activity is supervised by a professional instructor
- Surfing unless the activity is supervised by a professional instructor
- Ropes course unless the activity is supervised by a professional instructor

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Please see the “Excess Accident Medical Limits” section below for an overview of the policy limits.

Excess Accident Medical Limits

Insurer: Mutual of Omaha Insurance Company

Benefits:

Excess Accident Medical Maximum Benefit	\$25,000
USSA General Member Medical Deductible (per person/injury)	\$2,000
The 1st \$5,000 of benefits is payable at 80% of usual & customary, the next \$20,000 is payable at 100% usual & customary	

Note: The deductible must be satisfied within 365 days of the accident date

Limit for Spinal Treatment	\$1,000
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Initial Treatment must be received within 180 days of the injury.

Benefits are payable for 104 weeks from the date of the Covered Accident.

Benefits for Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation.

Accidental Death & Dismemberment Benefits

Principal Sum	\$10,000.00
Loss Period	Loss within 180 days of Injury

Loss Schedule:

Loss of Life	Principal Sum
Loss of Both Feet, Both Hands or Both Eyes	Principal Sum
Loss of One Hand and One Foot	Principal Sum
Loss of One Hand & One Eye or One Foot & One Eye	Principal Sum
Loss of Speech and Hearing	Principal Sum
Loss of One Hand, One Foot or One Eye	½ Principal Sum
Loss of Speech or Hearing	½ Principal Sum
Loss of Thumb and Index Finger of the Same Hand	¼ Principal Sum

"Loss of Hand or Hands or Foot or Feet" means severance at or above the wrist or ankle joint, respectively. "Loss of Eye or Eyes" means the total and irrecoverable loss of the entire sight thereof. "Loss of Speech and Hearing" means the total and irrecoverable loss thereof. Loss of hearing that can be corrected by the use of any hearing aid or device shall not be considered an irrecoverable loss. "Loss of Thumb and Index Finger of the Same Hand" means severance of two or more entire phalanges of both the thumb and the index finger.

Note: \$500,000 aggregate limit for any one Covered Aircraft Accident.

How to File a Claim

If a properly registered USSA Member is injured during a USSA covered activity, the injured member must file a claim with his/her own primary insurance carrier and complete a First Report of Accident form for the excess accident medical insurer. The First Report of Accident Form must be completed by the member's coach as soon after the accident as possible, but under no circumstances no later than one year after the accident, as the deductible under USSA's policy must be met within one year after the accident in order for coverage to apply.

Once the First Report of Accident Form is completed, a claim can be filed under USSA's excess accident medical policy for medical charges that are not covered by any other insurance. Claim forms must be filled out completely, with all required signatures and submitted to the company listed below before claims can be processed. To obtain a copy of the First Report of Accident Form, please contact Laurie Hamble at 435-647-2019 (lhamble@ussa.org) or visit "www.amerspec.com/ussa_cov" to print a copy of the form.

All inquiries regarding claims forms, open claims, paid or unpaid invoices or other insurance matters should be directed to:

American Specialty Insurance & Risk Services, Inc.

Attn: Gina Hiner
142 North Main Street, PO Box 459
Roanoke, IN 46783-0309
Phone: 800-566-7941
Fax: 260-672-8835