



**USA WATER SKI & WAKE SPORTS SANCTIONED EVENT PROGRAM  
PARTICIPANT ACCIDENT SUMMARY OF INSURANCE**

Effective 1/1/2020 – 1/1/2021



**Insured Persons**

The following individuals are eligible for coverage under the USA-WSWS Participant Accident program:

All **Active Members** (includes Elite, 25 and Older, Under 25, Family Active Head of Household, Family, Foreign Federation Active and Grassroots categories) and **Guest Members** (includes Guest and Basic Skills members) while participating in USA-WSWS sanctioned events. Active members serving as Volunteers during a USA-WSWS sanctioned event are also covered.

**Covered Activities**

The policy provides coverage for accidental bodily injury or accidental death & dismemberment resulting directly from members participating in a USA-WSWS sanctioned event.

Covered activities include tournaments, practices, exhibitions, clinics and related activities sanctioned and/or approved by USA-WSWS.

The coverage extends from the start of the sanctioned event through its completion, and includes direct travel to and from the event.

**Coverage Summary**

The USA-WSWS Participant Accident insurance program provides Accident Medical and Accidental Death & Dismemberment (AD&D) benefits to Active and Guest members who are injured while participating in USA-WSWS sanctioned events.

Coverage does not include loss from pre-existing conditions or from competing in non-sanctioned events. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 90 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 104 weeks of the date of accident. The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$1,000 deductible per claim.

**Participant Accident Policy Limits**

The policy pays for reasonable Accident Medical Expenses and Accidental Death & Dismemberment benefits per the schedule below:

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Maximum Benefit Amount	\$10,000
Deductible (per injury)	\$1,000
First Incurred Expense Duration	90 days
Benefit Duration	104 weeks

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Accidental Death Benefit	\$10,000
Accidental Dismemberment Benefit (Maximum \$10,000 Benefit)	
Loss must occur within	365 days

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Coma	\$30,000
Paralysis (Maximum Benefit)	\$30,000
Loss must occur within	90 days
Waiting Period	12 months

**Underwriting Company**

National Union Fire Insurance Company of Pittsburgh, PA (AIG)  
A.M. Best Financial Rating: A (Excellent)  
Financial Size Category: XV (\$2 billion or more)

**Medical Claim Filing Procedures**

If you are injured while participating in a USA-WSWS sanctioned event, please let the on-site Safety/Club Official or Event Organizer know of your injury so that an Incident Report form can be prepared to document your injury.

Should you require medical treatment as a result of your injury, please follow the Medical Claim Filing procedures posted on the USA-WSWS website (under the Insurance Resources/ Sanctioned Events/Medical Claim Instructions links). You will need to submit your medical expenses to your primary medical/health insurance provider for payment before submitting a Participant Accident Medical claim for consideration.

*This summary is only a brief description of the coverage terms and conditions for the USA-WSWS General Liability policy. This summary in no way affects or alters the scope of coverage provided. For a more detailed overview of the coverage, please refer to the USA-WSWS Insurance Fact Summary.*



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