



PARTICIPANT ACCIDENT INSURANCE

Berkley Accident and Health, LLC, through Berkley Insurance Companies, offers specially designed programs to meet the needs of participant groups and organizations. Our knowledgeable underwriters and expert administrators will customize a plan to cover the risk involved for participants of a wide range of groups and activities. Participants are covered while taking part in supervised and sponsored activities.

Participant accident coverage complements an organization's general liability coverage, insulating policyholders from potential lawsuits and burdensome administration. Our coverage also provides parents with financial assistance with co-payments, deductibles and other out of pocket expenses and provides coverage for children who may not have primary medical coverage when injuries occur.

Program Features:

- Flexible accident medical benefits available
- Benefits provide coverage for, but are not limited to:
 - ⊕ Hospital charges – inpatient and outpatient
 - ⊕ Physician and nursing charges
 - ⊕ Ambulatory medical centers
 - ⊕ Laboratory and x-ray services
 - ⊕ Prescriptions
- Access to ccSTAT, Berkley Accident and Health, LLC's critical care Specialty Treatment Advisory Team
- Accidental Death and Dismemberment benefits
- Benefits payable on a Full or Primary Excess basis¹

Coverage Options

Coverage is available for the following organizations:

- Youth Sports Teams and Leagues
- Youth Groups
- Daycare, Nursery Schools and Pre-Schools
- Camps (Sports and Non-Sports)
- Clubs and Civic Groups
- Volunteer Groups
- Religious Groups

¹Full Excess benefits means that eligible expenses are payable in excess of benefits paid for by any other health plan. Primary Excess means that the first \$100 is paid regardless of other coverage and after that, excess of other coverage (subject to state requirements).

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy. Product availability and plan design may vary, or not be available, depending on state laws.

Berkley Accident & Health, LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV, Acadia Insurance Company in CT and Great Divide insurance Company in MA.

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