



# SPECIAL EVENT ACCIDENT INSURANCE

## THE CASE FOR COVERAGE

From mud runs to marathons, participants and volunteers work tirelessly to ensure their big events go off without a hitch. Despite all the hours of training and preparation, accidents can happen—and when they do, affected individuals and families may face unexpected medical costs that they're not financially prepared to cover.

An emergency room visit can cost up to \$3,000 depending on the severity of the injury, and if an ambulance is required, it could cost another \$1,000 or more.\* Even with health insurance, insureds could still have out-of-pocket expenses such as deductibles, co-pays or medical costs not covered by their health insurance plan.

Special Event Accident Insurance is designed to help minimize the financial impact of unforeseen accidents by helping to pay accident-related medical expenses and/or out-of-pocket costs not covered by primary health insurance.

\*<https://www.thebalance.com/average-cost-of-an-er-visit-4176166>

## HOW WE MEET YOUR NEEDS

**Covers event participant and volunteers** injured due to a covered accident during sponsored activities.

**May reduce overall out-of-pocket expenses** by providing coverage that may help to fill gaps in traditional health plans and may help to minimize the impact of high deductibles and co-pays.

**No-fault** Accident Insurance pays claims regardless of who was responsible for the accident.

**May help to reduce the frequency of liability claims** by helping to address potential gaps in existing policies. Many general liability plans either don't cover accident-related expenses or have minimal medical payment benefits that may not be sufficient for costly medical expenses.

**Activity-specific coverage** ensures that groups and their participants only pay for Accident Insurance that covers them when they are involved in a sponsored activity.

## WHO WE COVER

Berkley Accident and Health offers specialized Accident Insurance solutions designed for a variety of events including, but not limited to:

- Mud Runs / Warrior Runs
- Races, Marathons, Triathlons
- Amateur Sporting Events (incl. Bike-a-Thons and Golf Tournaments)
- Obstacle Course Runs
- Haunted Attractions / Haunted Houses
- Parades
- Ironman™ Events
- Youth Leagues

*Eligible groups may vary by state.*

Special Risk — Berkley Accident & Health  
757 Third Avenue, 10th Floor  
New York, New York 10017

 **Berkley**  
Accident and Health  
| a Berkley Company



## COVERAGE OVERVIEW

### CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical and Dental Expense

### OPTIONAL BENEFITS\*

- Coma
- Paralysis

*\*This is not a complete list of all available optional benefits. Please contact us if there is a specific benefit you are interested in but do not see listed.*

## CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

### BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

[Visit Our Websites](#)

Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

Corporate Website: [www.Berkley.com](http://www.Berkley.com)



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.